

Interchange Qualification Matrix

Includes:

**Visa® and MasterCard®
Interchange Programs**

**PIN Debit Interchange
and Switch Fees**

VISA AND MASTERCARD PREFACE

A significant amount of the fees that we charge to you for processing your Credit Card and Non-PIN Debit Card transactions represents charges that we must pay to the Issuing banks (or that are otherwise charged to us by MasterCard and Visa) under MasterCard and Visa (the “Associations”) rules. This amount, called “Interchange” varies based upon a complex series of interchange levels that may apply to the transaction depending upon a number of factors – such as the type of card presented, specific information contained in the transaction, how and when the transaction is processed, your industry, and other factors.

As a result, a portion of the rate that we charge you will depend on the type of transaction and the Interchange level at which the transaction is processed. In order to qualify for any specific Interchange level, you must satisfy certain qualification criteria established by the Associations. This **Interchange Qualification Matrix** identifies the primary qualification criteria for the various Interchange levels. In reviewing the Interchange Qualification Matrix, please note the following:

- The Interchange Qualification Matrix is only a summary of the primary qualification criteria established by MasterCard and Visa for each Interchange level – it is not all inclusive. In the event of any ambiguity or conflict, the Interchange requirements established by the Associations will determine the Interchange level at which your transactions qualify.
- Some Interchange levels require that you utilize certain additional services such as Address Verification. Some Interchange levels also require that you transmit detailed transaction data such as order numbers or hotel folio numbers. Other Interchange levels require that you transmit certain indicators reflecting the nature of your transactions (such as an “E-Commerce indicator” for internet transactions or a “QPS Indicator” for certain quick payment establishments).
- Interchange levels may also be restricted to merchants in certain Merchant Category Codes (“MCC”). If you wish to qualify for any such Interchange level, please call the Customer Service number listed on your monthly statement for more information about the particular MCC and the corresponding Interchange qualification criteria.
- In some cases, transactions may be processed at a more costly Interchange level solely as a result of the type of card that is presented. For example, commercial cards, among others, will generally downgrade from some Interchange levels.
- The information in the Interchange Qualification Matrix should not be used to develop software or other interfaces for transmitting transactions as technical aspects of these requirements may be much more detailed than the summary presented. If you utilize terminals, software, services or equipment provided or configured by any third party, be aware that failure by these systems to correctly and accurately transmit information in the required formats may result in your transactions not qualifying for the most favorable Interchange levels.
- Merchants located in the Latin American/Caribbean (LAC), Asia Pacific (AP), Virgin Islands (VI), Puerto Rico (PR) or Guam region may request interchange program qualification information from Customer Service.

For more information on Visa’s and MasterCard’s interchange rates, please go to www.visa.com and www.mastercard.com.

VISA TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
CPS/Retail	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of transaction • Authorization and Settlement amounts must match for debit cards (beauty salons, barber shops, spas, bars and taxis/limos excluded) 	<p>Card Types: Consumer Credit and Debit</p> <p>Restaurants, Fast Food, Supermarkets, Automated Fuel Dispensers and Retail Service Stations are not eligible</p>
CPS/Retail Key Entry	<ul style="list-style-type: none"> • Key Entered transaction, card present • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of transaction • AVS response with Full Zip Match (Y,X,Z,W), Retry response (R), Unavailable (U,S) or International AVS responses (B,C,D,G,I,M,P) 	<p>Card Types: Consumer Credit and Debit</p> <p>Automated Fuel Dispensers, E-Commerce, and Direct Marketing Merchants are not eligible</p>
CPS/Small Ticket	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of transaction • Transaction amount less than or equal to \$15.00 	<p>Card Types: Consumer Credit and Debit</p> <p>Rewards, Infinite and Signature Cards included</p> <p>Debit cards submitted by Service Stations, Convenience Stores, and Grocery Stores/Supermarkets are not eligible</p> <p>Excludes: Wire Transfers Money Orders, Automated Fuel Dispensers, Direct Marketing, Financial Institutions-Merchandise and Services and Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting Tracks</p>
CPS/Retail 2	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of transaction • Direct Marketing Insurance and Subscription merchant must meet criteria for CPS/Card Not Present or CPS/E-Commerce programs 	<p>Card Types: Consumer Credit and Debit</p> <p>Rewards, Infinite and Signature Cards included</p> <p>Limited to: Emerging Market/Select Developing Merchants; Government; Schools; Insurance; Cable, Satellite or other Pay Television/Radio Services; Direct Marketing Subscriptions; Fuel Dealers; Child Care; and Charity</p>
CPS/Hotel and Car Rental Card Not Present	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of check-out/return date • 15% Authorization to transaction amount tolerance • Preferred Customer Indicator in Authorization and Settlement • Hotel/Car Rental Indicator in Authorization and Settlement • Folio # /Agreement # & Check-in/pick-up date 	<p>Card Types: Consumer Credit and Debit</p> <p>Limited to: Lodging, Cruise Lines and Car Rental merchants</p>
CPS/Hotel and Car Rental Card Present	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of check-out/return date • 15% Authorization to transaction amount tolerance • Hotel/Car Rental Indicator in Authorization and Settlement • Folio # /Agreement # & Check-in/pick-up date 	<p>Card Types: Consumer Credit and Debit</p> <p>Limited to: Lodging, Cruise Lines and Car Rental merchants</p>

VISA TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Utility	<ul style="list-style-type: none"> • Must be registered with Visa and have a valid MVV • Must qualify for one of the below Interchange Programs <ul style="list-style-type: none"> • CPS/Card Not Present (Credit or Debit) • CPS/Electronic Commerce Basic (Credit or Debit) • CPS/Electronic Commerce Preferred Retail (Credit or Debit) • CPS/Retail Key Entry (Credit or Debit) • CPS/Retail (Credit or Debit) 	Card Types: Consumer Credit and Debit, Business Credit and Debit Rewards, Infinite and Signature Cards included Limited to Utility merchants
CPS/Electronic Commerce Preferred – Hotel and Car Rental	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of check-out/return date • 15% Authorization to transaction amount tolerance • Preferred Customer Indicator • Hotel/Car Rental Indicator in Authorization and Settlement • Folio # /Agreement # & Check-in/pick-up date • Valid E-Commerce Indicator • CAVV (Cardholder Authentication Verification Value) 	Card Types: Consumer Credit and Debit Limited to: Lodging, Cruise Lines and Car Rental merchants
CPS/Card Not Present	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of transaction • Transaction date must be within 7 days of the Authorization date • Authorization & Settlement amounts must match (1 authorization reversal permitted) • AVS request in authorization (healthcare, select developing market, and utility excluded) • Merchant Order # in Settlement • Card Not Present Indicator • Customer Service Phone # in Settlement 	Card Types: Consumer Credit and Debit
CPS/Restaurant	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of transaction 	Card Types: Consumer Credit and Debit Limited to: Restaurants and Fast Food
CPS/Retail Service Station	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of transaction • Applicable Electronic Authorization Data must be included within settlement Record • Settlement within 1 day of transaction 	Card Type: Consumer Credit, Debit Rewards and Signature Cards included Limited to Service Station merchants

VISA TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
CPS/E-Commerce Basic	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within settlement Record • Settlement within 1 day of transaction • Transaction date must be within 7 days of the Authorization date • AVS request in authorization (healthcare, select developing markets, and utility excluded) • Authorization & Settlement amount must match (1 authorization reversal permitted) • Valid E-Commerce Indicator • Merchant Order # in Settlement • Customer Service Phone #, URL or Email Address in Settlement 	<p>Card Types: Consumer Credit and Debit</p> <p>Limited to Internet merchants</p>
CPS/E-Commerce Preferred	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of transaction • Transaction date must be within 7 days of the Authorization date • AVS request in authorization (healthcare, select developing markets, and utility excluded) • Authorization & Settlement amount must match (1 authorization reversal permitted) • Valid E-Commerce Indicator • Merchant Order # in Settlement • CAVV (C/H Authentication Verification Value) • Customer Service Phone #, URL or Email Address in Settlement 	<p>Card Types: Consumer Credit and Debit</p> <p>Rewards and Signature Cards included</p> <p>Limited to Internet merchants</p>
CPS/Account Funding	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of transaction • AVS response (Zip and Full Address match required) • Authorization & Settlement amounts must match • Valid E-Commerce Indicator • Customer Service Phone #, URL or Email Address in Settlement 	<p>Card Types: Consumer Credit and Debit</p> <p>Rewards and Signature Cards included</p>
CPS/Automated Fuel Dispenser	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request • Applicable Electronic Authorization Data must be included within Settlement Record • Authorization must be \$1 • CAT Indicator • Settlement within 1 day of transaction • Transaction date must be within 1 day of the Authorization date • \$75.00 Transaction Maximum • Must contain CAT level indicator of a "3" for Fuel Dispenser 	<p>Card Types: Consumer Credit, Debit</p> <p>Rewards and Signature Cards included</p> <p>Limited to Automated Fuel Dispensers</p>
CPS/Supermarket	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of transaction • Authorization & Settlement amounts must match for Visa Debit Cards 	<p>Card Types: Consumer Credit and Debit</p> <p>Limited to Supermarkets that meet eligibility requirements</p>

VISA TRANSACTIONS		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
CPS/Passenger Transport	<ul style="list-style-type: none"> Applicable Electronic Authorization Data must be included within Settlement Record Settlement within 7 days of transaction Transaction date must be within 1 day of the Authorization date Ticket #, Sequence # and Count Itinerary Information 	Card Types: Consumer Credit and Debit Limited to: Airlines and Railways
CPS/Electronic Commerce Preferred – Passenger Transport	<ul style="list-style-type: none"> Applicable Electronic Authorization Data must be included within Settlement Record Settlement within 7 days of transaction Transaction date can only be 1 day from the Authorization date Ticket #, Sequence # and Count Itinerary Information Valid E-Commerce Indicator CAVV (Cardholder Authentication Verification Value) 	Card Types: Consumer Credit, Debit Limited to: Airlines and Railways
CPS/Rewards 1	<ul style="list-style-type: none"> Transaction must qualify for one of the below Interchange Programs <ul style="list-style-type: none"> CPS/Retail (Rewards and Signature) CPS/Supermarket (Rewards and Signature) CPS/Retail Credit Thresholds 1–3 (Signature only) CPS/Supermarket Credit Thresholds 1–3 (Signature only) 	Card Types: Consumer Credit Rewards and Signature Cards included Signature cards at Non-T&E merchants excluded
CPS/Rewards 2	<ul style="list-style-type: none"> Transaction must qualify for one of the below Interchange Programs <ul style="list-style-type: none"> CPS/Card Not Present Credit (Rewards and Signature) CPS/Retail Key Entry (Rewards and Signature) CPS/Electronic Commerce-Basic Credit (Rewards and Signature) CPS/Electronic Commerce Preferred Hotel and Car Rental Credit (Rewards only) CPS/Electronic Commerce Preferred Passenger Transport Credit (Rewards only) CPS/Hotel and Car Rental Card Present (Rewards only) CPS/Hotel and Car Rental Card Not Present (Rewards only) CPS/Passenger Transport (Rewards only) CPS Restaurant (Rewards only) 	Card Types: Consumer Credit Rewards and Signature Cards included Signature cards at Non-T&E merchants excluded
EIRF	<ul style="list-style-type: none"> Settlement within 2 days of transaction Authorization Response Code 	Card Types: Consumer Credit and Debit
Standard	<ul style="list-style-type: none"> Settlement within 30 days of transaction 	Card Types: Consumer Credit and Debit Only level available for high-risk merchants and non-secure E-Commerce transactions
CPS/Debt Repayment Fee Program	<ul style="list-style-type: none"> Must be registered with Visa and have a valid MVV CPS qualification 	Card Types: Consumer Debit Limited to: Financial and Non-financial Institutions (merchants selling negotiable instruments and accepting loan payments)

VISA TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
CPS/Tax Payment Fee	<ul style="list-style-type: none"> Must be registered with Visa and have a valid MVV CPS qualification 	Card Types: Consumer Debit Limited to: Tax Payments
Signature Electronic	<ul style="list-style-type: none"> CPS Qualification T&E Merchant 	Card Type: Signature Card
Signature Standard	<ul style="list-style-type: none"> T&E Merchant Settlement within 30 days of transaction 	Card Type: Signature Card
Signature Preferred Electronic	<ul style="list-style-type: none"> CPS Qualification T&E Merchant 	Card Type: Signature Preferred Card
Signature Preferred Standard	<ul style="list-style-type: none"> Does not meet CPS Qualifications Settlement within 30 days of transaction 	Card Type: Signature Preferred Card
Commercial Card Electronic	<ul style="list-style-type: none"> Does not meet CPS Qualifications or Level II (entry of sales tax¹) requirements Non-T&E Merchant 	Card Type: Commercial Card
Commercial Card Standard	<ul style="list-style-type: none"> Does not meet CPS Qualifications or Level II (entry of sales tax¹) requirements Non-T&E Merchant Settlement within 30 days of transaction 	Card Type: Commercial Card
GSA G2G (Government 2 Government)	<ul style="list-style-type: none"> Must be registered with Visa and have a valid MVV CPS qualification 	Card Types: GSA Purchasing Card Limited to: Government Services and U.S. Postal Service
GSA Purchasing Card Large Ticket	<ul style="list-style-type: none"> CPS Qualification Non-T&E Merchant Purchasing Card Level II: sales tax¹ and customer code Purchasing Card Level III: Level III² data includes Level II data and line item detail 	Card Type: GSA Purchasing Card
Purchasing Card Large Ticket	<ul style="list-style-type: none"> Must be registered with Visa and have a valid MVV CPS Qualification Non-T&E Merchant Settlement within 7 days of transaction Must have appropriate MVV value Purchasing Card Level II: sales tax¹ and customer code Purchasing Card Level III: Level III² data includes Level II data and line item detail 	Card Type: Non-GSA Purchasing Card
Commercial Card Level II	<ul style="list-style-type: none"> CPS Qualification Non-T&E Merchant Level II data: Non fuel transactions only require sales tax¹ Level II data: Purchasing Card fuel transactions require customer code 	Card Type: Business, Corporate and Purchasing Card
Purchasing Card Level III	<ul style="list-style-type: none"> CPS Qualification Non-T&E Merchant Level III² data required 	Card Type: Purchasing cards including GSA Level 3 fuel data required for Fleet fuel transactions.

VISA TRANSACTIONS		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Commercial – Card Not Present Signature Preferred - CNP	<ul style="list-style-type: none"> • Non-T&E Merchant • Level II data requirements not met • Transaction must qualify for one of the below Interchange programs <ul style="list-style-type: none"> • CPS/Card Not Present • CPS/Electronic Commerce Preferred • CPS/Electronic Commerce Basic • CPS/Retail 2 • CPS/Account Funding 	Card Type: Business, Corporate, Signature Preferred and Purchasing Card
Commercial – Retail Signature Preferred - Retail	<ul style="list-style-type: none"> • Non-T&E Merchant • Level II data requirements not met • Transaction must qualify for one of the below Interchange programs <ul style="list-style-type: none"> • CPS/Retail • CPS/Supermarket • CPS/Retail Key Entry • CPS/Small Ticket • CPS/Automated Fuel Dispenser • CPS/Retail Service Station 	Card Type: Business, Corporate, Signature Preferred and Purchasing Card
Commercial – Business-to-Business Signature Preferred – Business-to-Business	<ul style="list-style-type: none"> • Non-T&E Merchant • Level II data requirements are not met • Qualified for any CPS program 	Card Type: Business, Corporate, Signature Preferred and Purchasing Card Limited to specific business-to-business MCCs
Purchasing Card - Electronic with Data	<ul style="list-style-type: none"> • Non-T&E Merchant • Level III data requirements are met • Does not meet requirements for any CPS program 	Card Type: Purchasing Card
Purchasing Card – Retail Fleet	<ul style="list-style-type: none"> • Fuel transaction • Level II and fuel data requirements met, CPS qualifications not met or • Level II and/or fuel data requirements not met, CPS qualified 	Card Type: Fleet Purchasing Card
Interregional Business/Signature Business/Corporate/ Purchase	<ul style="list-style-type: none"> • Settlement within 30 days of transaction 	Card Type: Non-U.S. issued Business, Signature Business, Corporate, Purchasing and Distribution card
Interregional Signature/Infinite	<ul style="list-style-type: none"> • Settlement within 30 days of transaction 	Card Type: Non-U.S. issued Signature and Infinite
Interregional Electronic	<ul style="list-style-type: none"> • Magnetic card swipe or contactless information must be passed in the authorization request • Valid Approval Code • Settlement within 2 days of transaction 	Card Type: Non-U.S. issued Consumer and Electron
Interregional Issuer Chip	<ul style="list-style-type: none"> • Magnetic card swipe or contactless information must be passed in the authorization request • Valid Approval Code • Settlement within 2 days of transaction • Issuer is chip-qualified 	Card Type: Non-U.S. issued Consumer and Electron

VISA TRANSACTIONS		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Interregional Airline	<ul style="list-style-type: none"> • Ticket Number • Valid Approval Code • Settlement within 14 days of transaction 	Card Type: Non-U.S. issued Consumer and Electron Limited to: Airlines
Interregional Secure Electronic Commerce	<ul style="list-style-type: none"> • Key Entered transaction • Valid Approval Code • Valid E-commerce Indicator (Authentication attempted) • Verified By Visa participation • Settlement within 30 days of transaction 	Card Type: Non-U.S. issued Consumer and Electron
Interregional Electronic Commerce Merchant	<ul style="list-style-type: none"> • Key Entered transaction • Valid Approval Code • Valid E-commerce Indicator (Authenticated) • Verified By Visa participation • Settlement within 30 days of transaction 	Card Type: Non-U.S. issued Consumer and Electron
Interregional Standard	<ul style="list-style-type: none"> • Settlement within 30 days of transaction 	Card Type: Non-U.S. issued Consumer and Electron
Interregional Premium	<ul style="list-style-type: none"> • Settlement within 30 days of transaction 	Card Type: Platinum or Infinite (Canada only)
Interregional Super Premium	<ul style="list-style-type: none"> • Settlement within 30 days of transaction 	Card Type: Non-U.S. issued Signature or Infinite (excludes Canada)
<small> † Sales tax amount must be greater than \$0.00, but no less than 0.1% and no greater than 22% of the transaction amount. ‡ Purchasing Card Level III minimum data requirements include: Summary Record – Discount Amount, Freight/Shipping Amount, Duty Amount and Account Number and Line Item Detail Record – Item Sequence Number, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item, Line Item Total, and Line Item Detail Indicator. </small>		
IQM MVD S11.1		

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Merit III Enhanced Merit III World Merit III World Elite Merit III High Value Merit III	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • 10% Authorization transaction amount tolerance (25% Barbers/Beauty Salons) • Restaurants/Bars, Fast Food, Hotels, Car Rentals, Cruise Lines and Limousine/Taxicabs are exempt from the transaction amount tolerance • Airline and Railways require itinerary data in settlement 	<p>Card Types: Consumer Credit and Debit (U.S. issued only)</p> <p>Excludes: Automated Fuel Dispensers, Direct Marketing merchants, Insurance (Debit cards only), Real Estate (Debit cards only), Service Stations, AFD and Utilities, Hotels, Car Rentals, and Cruise Lines</p> <p>World, World Elite and High Value Excludes: Restaurants, Travel Agents, MOTO and T&E merchants</p>
Merit I Enhanced Merit I World Merit I World Elite Merit I High Value Merit I	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 2 days of transaction, 8 days for Airlines • General ticket information required in settlement • 10% Authorization transaction amount tolerance (25% Barbers/Beauty Salons) • Mail Order/Telephone Order/ eCommerce transactions are exempt from the transaction amount tolerance 	<p>Card Types: Consumer Credit and Debit (U.S. issued only)</p> <p>Excludes: Utilities, Insurance and Real Estate</p> <p>World, World Elite and High Value Excludes: Restaurants, Travel Agent, Utilities and T&E merchants</p>
Utilities Enhanced Utilities World Utilities World Elite Utilities High Value Utilities Business Utilities	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • 10% Authorization transaction amount tolerance • Card Acceptor Type and Tax ID must be provided for Commercial cards 	<p>Card Types: Business, Consumer Credit and Debit (U.S. issued only)</p>
Key Entered Enhanced Key Entered World Key Entered World Elite Key Entered High Value Key Entered	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Card and cardholder must be present at time of authorization • Settlement within 1 day of transaction • 10% Authorization transaction amount tolerance except restaurants, bars and fast food 	<p>Card Types: Consumer Credit and Debit (U.S. issued only)</p> <p>Excludes: Direct Marketing, Tax Preparation, Quasi Cash, Automated Fuel Dispenser, Travel Agent, T&E and Service merchants</p> <p>World, World Elite and High Value Excludes: Restaurants</p>
Public Sector Enhanced Public Sector World Public Sector World Elite Public Sector High Value Public Sector	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 2 days of transaction • 10% Authorization transaction amount tolerance 	<p>Card Types: Consumer Credit (U.S. issued only)</p> <p>Limited to: Government Services, Passenger Railways, Transportation – Suburban and Local Commuter Passenger, including Ferries, Bridge and Road Fees, Tolls, and Postal Services – Government</p>
Petroleum Enhanced Petroleum World Petroleum World Elite Petroleum High Value Petroleum	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request (not required for Transponder transactions) • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 days of transaction 	<p>Card Types: Consumer Credit (U.S. issued only)</p> <p>Limited to: Service Stations and Automated Fuel Dispensers</p>

MASTERCARD TRANSACTIONS		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Merit I Bill Payment Enhanced Merit I Bill Payment World Merit I Bill Payment World Elite Merit I Bill Payment High Value Merit I Bill Payment	<ul style="list-style-type: none"> Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 2 days of transaction Banknet data and date must be present 10% Authorization transaction amount tolerance 	Card Types: Consumer Credit and Debit (U.S. issued only) Credit Limited to: Real Estate Agents and Managers-Rentals, Direct Marketing-Insurance Services, Insurance Sales, Underwriting and Premiums Debit Limited to: Real Estate Agents and Managers-Rentals
U.S. Full UCAF Enhanced Full UCAF World Full UCAF World Elite Full UCAF High Value Full UCAF	<ul style="list-style-type: none"> Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 1 day of transaction UCAF Status Indicator must = 2 Must have a valid Security level indicator/Security protocol and Cardholder Authentication in authorization 	Card Types: Consumer Credit and Debit (U.S. issued only) Excludes: Insurance Debit, AFD, Hotels, Car Rentals, and Cruise Lines World, World Elite and High Value excludes: Restaurants, Utilities, Travel Agents and T&E merchants
U.S. Merchant UCAF Enhanced Merchant UCAF World Merchant UCAF World Elite Merchant UCAF High Value Merchant UCAF	<ul style="list-style-type: none"> Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 1 day of transaction UCAF Status Indicator must = 1 Must have a valid Security level indicator/Security protocol and Cardholder Authentication in authorization 	Card Types: Consumer Credit and Debit (U.S. issued only) Excludes: AFD, Insurance Debit, Real Estate Debit, Hotels, Car Rentals, and Cruise Lines World, World Elite and High Value excludes: Restaurants, Utilities, Travel Agents, and T&E merchants
Supermarket Enhanced Supermarket World Supermarket World Elite Supermarket High Value Supermarket	<ul style="list-style-type: none"> Magnetic card swipe must be passed in the authorization request Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 1 day of transaction 10% Authorization transaction amount tolerance 	Card Types: Consumer Credit and Debit (U.S. issued only)
World Restaurant World Elite Restaurant High Value Restaurant	<ul style="list-style-type: none"> Magnetic card swipe must be passed in the authorization request except transponder transactions Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 1 day of transaction 	Card Types: Consumer Credit and Debit (U.S. issued only)
Small Ticket Debit	<ul style="list-style-type: none"> Magnetic card swipe must be passed in the authorization request except transponder transactions Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 1 day of transaction 10% Authorization transaction amount tolerance Transaction amount limit \$15.00 Restaurants/Fast food are exempt from the transaction amount tolerance 	Card Types: Consumer Debit (U.S. issued only) Limited to: Postal Services – Government only, Transportation, Convenience Stores, Restaurants/Fast Food, Parking Lots/Garages, Movie Theaters and Video Rental Stores

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Restaurant Debit	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request except transponder transactions • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction 	Card Types: Consumer Debit (U.S. issued only) Limited to: Restaurant and Fast Food
Emerging Market Debit	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 2 days of transaction • 10% Authorization transaction amount tolerance 	Card Types: Consumer Debit (U.S. issued only) Limited to: Government Services, Schools, Colleges, Insurance Agencies, Cable, Passenger Railways, Transportation – Suburban and Local Commuter Passenger, including Ferries, Bridge and Road Fees, Tolls, and Postal Services – Government
Petroleum – CAT/AFD Debit	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request except transponder transactions • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • CAT Level indicator of 1 or 2 must be present 	Card Types: Consumer Debit (U.S. issued only) Limited to Automated Fuel Dispenser
Petroleum – Service Station Debit	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request except transponder transactions • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction 	Card Types: Consumer Debit (U.S. issued only) Limited to Service Stations
Rewards Redemption	<ul style="list-style-type: none"> • The transaction must be authorized, the authorization code must be included in the settlement record 	Card Types: Debit Redemption Card
Service Industries Incentive Program (SIIP) Enhanced SIIP World SIIP World Elite SIIP High Value SIIP	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • 10% Authorization transaction amount tolerance • Recurring Payment indicator in Authorization and Settlement 	Card Types: Consumer Credit and Debit (U.S. issued only) Limited to: Cable and Telecommunication Services merchants
Travel Industries Premier Service (TIPS) Enhanced TIPS	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • Settlement Detail Addendum Data 	Card Types: Consumer Credit and Debit (U.S. issued only) Limited to Hotel, Car Rental and Cruise Line
Passenger Transport Enhanced Passenger Transport	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 8 days of transaction • Passenger Name, Ticket Number, Issuing Carrier and Itinerary Data in Settlement 	Card Types: Consumer Credit and Debit (U.S. issued only) Limited to: Airline and Passenger Railway merchants

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Warehouse Club Enhanced Warehouse Club World Warehouse Club World Elite Warehouse Club High Value Warehouse Club	<ul style="list-style-type: none"> Magnetic card swipe must be passed in the authorization request for debit transactions Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 1 day of transaction 10% Authorization transaction amount tolerance Debit transaction must be presented under Warehouse Clubs Level III⁴ data is required for fleet, non-fuel purchases 	<p>Card Types: Consumer Credit, Debit and Commercial (U.S. issued only)</p> <p>Limited to Wholesale Clubs, Automated Fuel Dispensers and Service Stations</p>
Convenience Purchases Enhanced Convenience Purchases World Convenience Purchases World Elite Convenience Purchases High Value Convenience Purchases	<ul style="list-style-type: none"> Magnetic card swipe must be passed in the authorization request (not required for Transponder transactions) Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 1 day of transaction Limousines/Taxicabs must be \$25.00 or less 10% Authorization to transaction tolerance on Convenience Stores and Movie Theaters Limousines/Taxicabs and Fast Food are exempt from the transaction tolerance 	<p>Card Types: Consumer Credit (U.S. issued only)</p> <p>Limited to: Fast Food, Convenience Stores, Limousines/Taxicabs and Movie Theaters</p> <p>Convenience Stores and Movie Theaters are exempt from a transaction amount tolerance if transaction is less than or equal to \$10.00</p>
World T&E World Elite T&E High Value T&E	<ul style="list-style-type: none"> Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 2 days of transaction Must be T&E MCC Code (excludes Airline MCCs for World Elite and High Value) Level III⁴ data required 	<p>Card Types: World MasterCard and World Elite (U.S. issued only)</p>
World Elite T&E Large Ticket High Value T&E Large Ticket	<ul style="list-style-type: none"> Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 2 days of transaction Must be T&E MCC Code Transaction must be greater than \$2500.00 Level III⁴ data is required 	<p>Card Types: World Elite and World High Value</p>
World Elite Airline High Value Airline	<ul style="list-style-type: none"> Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 2 days of transaction MCC Code must be an Airline MCC: 3000-3299 and 4511 General ticket information and Itinerary Data in Settlement 	<p>Card Types: World Elite and World High Value</p>
Commercial Face-to-Face World Commercial Face-to-Face World Elite Comm. Face-to-Face	<ul style="list-style-type: none"> Magnetic card swipe must be passed in the authorization request Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 1 day of transaction 10% Authorization to transaction tolerance amount (25% Barbers/Beauty Salons) Bars, Fast Food and Limos/taxicabs are exempt from the transaction amount tolerance Non T&E MCC Level II³ Commercial Card Data A valid tax amount is required, the amount must be greater than \$0.00, but no less than 0.1% - 30% of the transaction amount <ul style="list-style-type: none"> Tax amount not required for: Transportation, Bus Lines, Courier Services, Bridge and Toll Fees, Schools and Universities, Charitable/Social Service Organizations, Religious Organizations, Court Costs, Fines, Tax Payments, Government Services and Government Postal Services 	<p>Card Types: Commercial Cards (U.S. issued only)</p> <p>Fleet Cards at fuel locations are not eligible</p>

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Commercial Face-to-Face Petroleum World Commercial Face-to-Face Petroleum World Elite Comm. Face-to-Face Petroleum	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • 10% Authorization to transaction tolerance amount • Level II³ Commercial Card Data required 	Card Types: Commercial Cards (U.S. issued only) Fleet Cards at fuel locations are not eligible
Commercial Data Rate III World Commercial Data Rate III World Elite Comm. Data Rate III	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 2 days of transaction • Level II³ & Level III⁴ Corporate Card data • Non T&E MCC • Card Acceptor Type and Tax ID must be provided 	Card Types: Commercial Cards (U.S. issued only) Fleet Cards at fuel locations are not eligible
Commercial Data Rate II World Commercial Data Rate II World Elite Comm. Data Rate II	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Magnetic card swipe must be passed in the authorization request for fleet at fuel • Settlement within 2 days of transaction • Level II³ Corporate Card data (All Commercial Cards except Fleet at fuel locations) • Fuel detail addendum data required for Fleet Cards at fuel locations • Level III⁴ data is required for fleet, non-fuel purchases • Non T&E MCC • Card Acceptor Type and Tax ID must be provided • A valid tax amount is required, the amount must be greater than \$0.00, but no less than 0.1% - 30 % of the transaction amount <ul style="list-style-type: none"> • Tax amount not required for: Transportation, Bus Lines, Courier Services, Bridge and Toll Fees, Schools and Universities, Charitable/Social Service Organizations, Religious Organizations, Court Costs, Fines, Tax Payments, Government Services and Government Postal Services, Fuel 	Card Types: Commercial Cards (U.S. issued only) and Commercial Electronic Payment Account Note: Commercial Electronic Payment Account also require a Invoice number and Payment Reference number
Commercial Data Rate II Petroleum World Commercial Data Rate II Petroleum World Elite Comm. Data Rate II Petroleum	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Magnetic card swipe must be passed in the authorization request • Settlement within 2 days of transaction • Level II³ Corporate Card data (All Commercial Cards except Fleet at fuel locations) • Fuel detail addendum data required for Fleet Cards at fuel locations • Level III⁴ data is required for fleet, non-fuel purchases • Card Acceptor Type and Tax ID must be provided 	Card Types: Commercial Cards (U.S. issued only) Limited to: Marinas, Service Stations, Automated Fuel Dispensers, Fuel Dealers and Truck Stop transactions
Commercial Data Rate I World Commercial Data Rate I World Elite Comm. Data Rate I	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 2 days of transaction • Fuel detail addendum data required for Fleet Cards at fuel locations • Level III⁴ data is required for fleet, non-fuel purchases • Non T&E MCC • Card Acceptor Type and Tax ID must be provided 	Card Types: Commercial Cards (U.S. issued only)
Commercial T&E Rate III World Commercial T&E Rate III World Elite Commercial T&E Rate III	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 8 days of transaction for Airlines – 2 Days for all other MCCs, • T&E Merchant (Restaurants not eligible) • Industry Specific T&E II and T&E III Addendum required • Card Acceptor Type and Tax ID must be provided 	Card Types: Commercial Cards (U.S. issued only)

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Commercial T&E Rate II World Commercial T&E Rate II World Elite Commercial T&E Rate II	<ul style="list-style-type: none"> Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 8 days of transaction for Airlines – 2 Days for all other MCCs T&E Merchant (Restaurants not eligible) Industry Specific T&E II Addendum required Card Acceptor Type and Tax ID must be provided 	Card Types: Commercial Cards (U.S. issued only)
Commercial T&E Rate I World Commercial T&E Rate I World Elite Commercial T&E Rate I	<ul style="list-style-type: none"> Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 8 days of transaction for Airlines – 2 Days for all other MCCs T&E Merchants General ticket information required for airlines and passenger railways Card Acceptor Type and Tax ID must be provided 	Card Types: Commercial Cards (U.S. issued only)
Commercial Standard World Commercial Standard World Elite Commercial Standard	<ul style="list-style-type: none"> Settlement within 30 days of transaction 	Card Types: Commercial Cards (U.S. issued only)
Commercial Large Ticket I World Commercial Large Ticket I World Elite Commercial Large Ticket I	<ul style="list-style-type: none"> Applicable Electronic Authorization Data must be included and match Settlement Data Magnetic card swipe must be passed in the authorization request for Fleet at fuel locations Settlement within 1 day of transaction 25% Authorization to transaction tolerance amount Bars, Fast Food, E-Commerce and Automated Fuel Dispensers are exempt from the transaction amount tolerance Level II³ Corporate Card Data (All Commercial Cards except, Fleet Cards at fuel locations) Level III⁴ Purchasing Card Data Level III⁴ data is required for fleet, non-fuel purchases Fuel detail addendum data required for Fleet Cards at fuel locations Non T&E MCC The transaction amount must be greater than \$3,000.00 	Card Types: Commercial Cards (U.S. issued only)
Commercial Large Ticket II World Commercial Large Ticket II World Elite Commercial Large Ticket II	<ul style="list-style-type: none"> Applicable Electronic Authorization Data must be included and match Settlement Data Magnetic card swipe must be passed in the authorization request for Fleet at fuel locations Settlement within 1 day of transaction 25% Authorization to transaction tolerance amount Bars, Fast Food, E-Commerce and Automated Fuel Dispensers are exempt from the transaction amount tolerance Level II³ Corporate Card Data (All Commercial Cards except, Fleet Cards at fuel locations) (Customer Code not required for Business or Corporate Cards) Level III⁴ Purchasing Card Data Level III⁴ data is required for fleet, non-fuel purchases Non T&E MCC The transaction amount must be greater than \$25,000 	Card Types: Commercial Cards (U.S. issued only)

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Commercial Large Ticket III World Commercial Large Ticket III World Elite Commercial Large Ticket III	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Magnetic card swipe must be passed in the authorization request for Fleet at fuel locations • Settlement within 1 day of transaction • 25% Authorization to transaction tolerance amount • Bars, Fast Food, E-Commerce and Automated Fuel Dispensers are exempt from the transaction amount tolerance • Level II³ Corporate Card Data (All Commercial Cards except, Fleet Cards at fuel locations) (Customer Code not required for Business or Corporate Cards) • Level III⁴ Purchasing Card Data • Level III⁴ data is required for fleet, non-fuel purchases • Card Acceptor Type and Tax ID required for Fleet Cards at fuel locations • Non T&E MCC The transaction amount must be greater than \$100,000 	Card Types: Commercial Cards (U.S. issued only)
Commercial Electronic Payment Account	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 2 days of transaction • Level II³ Corporate Card data required • Non T&E MCC except Restaurants • Card Acceptor Type and Tax ID must be provided • Invoice number and Payment Reference number 	Card Types: Commercial Electronic Payment Account
Business Enhanced Value Standard	<ul style="list-style-type: none"> • The transaction must be authorized, the authorization code must be included in the settlement record • Common Corporate Card data is required 	Card Types: Commercial Cards (U.S. issued only)
Business Enhanced Value Utilities	<ul style="list-style-type: none"> • The transaction must be authorized, the authorization code must be included in the settlement record • The sale must be deposited within 1 day of transaction date • Must meet applicable 10% authorization tolerance criteria • Corporate Card Common data is required 	Card Types: Commercial Cards (U.S. issued only)
Business Enhanced Value Warehouse	<ul style="list-style-type: none"> • The transaction must be authorized, the authorization code must be included in the settlement record • The sale must be deposited within 1 day of transaction date • Non-face-to-face transactions are exempt from timeliness • eCommerce transactions are exempt if all required fields are provided • Must meet applicable 10% authorization tolerance criteria <ul style="list-style-type: none"> • MCC 5542 is exempt from amount tolerance • Non-face-to-face transactions are exempt from amount tolerance • eCommerce transactions are exempt if all required fields are provided • Corporate Card Common data is required 	Card Types: Commercial Cards (U.S. issued only) Limited to: Wholesale Clubs, Service Station and Automated Fuel Dispenser

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Business Enhanced Value Large Ticket I	<ul style="list-style-type: none"> The transaction must be authorized, the authorization code must be included in the settlement record The sale must be deposited within 1 day of transaction date Non-face-to-face transactions are exempt from timeliness eCommerce transactions are exempt if all required fields are provided Must meet applicable authorization tolerance criteria 25% Standard transaction tolerance eCommerce transactions are exempt if all required fields are provided Full Merchant description Addendum Record (w/valid Street address) Level II³ Corporate Card data is required (Fleet at fuel does not require tax data) Level III⁴ data is required Non T&E MCC The transaction amount must be greater than \$7255.00 	Card Types: Commercial Cards (U.S. issued only)
Business Enhanced Value Large Ticket II	<ul style="list-style-type: none"> The transaction must be authorized, the authorization code must be included in the settlement record The sale must be deposited within 1 day of transaction date Non-face-to-face transactions are exempt from timeliness eCommerce transactions are exempt if all required fields are provided Must meet applicable authorization tolerance criteria 25% Standard transaction tolerance eCommerce transactions are exempt if all required fields are provided Full Merchant description Addendum Record (w/valid Street address) Level II³ Corporate Card data is required (Fleet at fuel does not require tax data) Level III⁴ data is required Non T&E MCC The transaction amount must be greater than \$25,000 	Card Types: Commercial Cards (U.S. issued only)
Business Enhanced Value Large Ticket III	<ul style="list-style-type: none"> The transaction must be authorized, the authorization code must be included in the settlement record The sale must be deposited within 1 day of transaction date Non-face-to-face transactions are exempt from timeliness eCommerce transactions are exempt if all required fields are provided Must meet applicable authorization tolerance criteria 25% Standard transaction tolerance eCommerce transactions are exempt if all required fields are provided Full Merchant description Addendum Record (w/valid Street address) Level II³ Corporate Card data is required (Fleet at fuel does not require tax data) Level III⁴ data is required Non T&E MCC The transaction amount must be greater than \$100,000 	Card Types: Commercial Cards (U.S. issued only)
Business Enhanced Value Large Ticket I MPG	<ul style="list-style-type: none"> The transaction must be authorized, the authorization code must be included in the settlement record The sale must be deposited within 1 day of transaction date Non-face-to-face transactions are exempt from timeliness eCommerce transactions are exempt if all required fields are provided Must meet applicable authorization tolerance criteria 25% Standard transaction tolerance eCommerce transactions are exempt if all required fields are provided Full Merchant description Addendum Record (w/valid Street address) Level II³ Corporate Card data is required Level III⁴ data is required Non T&E MCC The transaction amount must be greater than \$7255.00 Registration for this program is required 	Card Types: Commercial Cards (U.S. issued only)

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Business Enhanced Value Large Ticket II MPG	<ul style="list-style-type: none"> The transaction must be authorized, the authorization code must be included in the settlement record The sale must be deposited within 1 day of transaction date Non-face-to-face transactions are exempt from timeliness eCommerce transactions are exempt if all required fields are provided Must meet applicable authorization tolerance criteria 25% Standard transaction tolerance eCommerce transactions are exempt if all required fields are provided Full Merchant description Addendum Record (w/valid Street address) Level II³ Corporate Card data is required Level III⁴ data is required Non T&E MCC The transaction amount must be greater than \$25,000 Registration for this program is required 	Card Types: Commercial Cards (U.S. issued only)
Business Enhanced Value Large Ticket III MPG	<ul style="list-style-type: none"> The transaction must be authorized, the authorization code must be included in the settlement record The sale must be deposited within 1 day of transaction date Non-face-to-face transactions are exempt from timeliness eCommerce transactions are exempt if all required fields are provided Must meet applicable authorization tolerance criteria 25% Standard transaction tolerance eCommerce transactions are exempt if all required fields are provided Full Merchant description Addendum Record (w/valid Street address) Level II³ Corporate Card data is required Level III⁴ data is required Non T&E MCC The transaction amount must be greater than \$100,000 Registration for this program is required 	Card Types: Commercial Cards (U.S. issued only)
Business Enhanced Value Data Rate I	<ul style="list-style-type: none"> The transaction must be authorized, the authorization code must be included in the settlement record The sale must be deposited within 2 days of transaction date Full Merchant description Addendum Record including a valid Street address Must contain Corporate Card Common Data Must be a non T&E MCC 	Card Types: Commercial Cards (U.S. issued only)
Business Enhanced Value Data Rate II	<ul style="list-style-type: none"> The transaction must be authorized, the authorization code must be included in the settlement record The sale must be deposited within 2 days of transaction date Full Merchant description Addendum Record including a valid Street address Must contain Corporate Card Common Data A valid tax amount is required, the amount must be greater than \$0.00, but no less than 0.1% - 30% of the transaction amount Level II³ Corporate Card data is required Must be a non T&E MCC 	Card Types: Commercial Cards (U.S. issued only)
Business Enhanced Value Data Rate III	<ul style="list-style-type: none"> The transaction must be authorized, the authorization code must be included in the settlement record The sale must be deposited within 2 days of transaction date Full Merchant description Addendum Record including a valid Street address 	Card Types: Commercial Cards (U.S. issued only)

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Business Enhanced Value Face-to-Face	<ul style="list-style-type: none"> • Magnetic card swipe or contactless information must be passed in the authorization request • The transaction must be authorized, the authorization code must be included in the settlement record • The sale must be deposited within 1 day of transaction date • 10% Authorization to transaction tolerance amount • Tolerance amount of 25% for Barbers/Beauty Salons • Restaurants/Bars and Limos/taxicabs are exempt from the transaction amount tolerance • Full Merchant Description Addendum Record including a valid Street address • Level II³ Commercial Card Data (All Commercial Cards, except Fleet Cards at fuel locations) • Legal Corporate name • A valid tax amount is required, the amount must be greater than \$0.00, but no less than 0.1% - 30 % of the transaction amount <ul style="list-style-type: none"> • Tax amount not required for: Transportation, Bus Lines, Courier Services, Bridge and Toll Fees, Schools and Universities, Charitable/Social Service Organizations, Religious Organizations, Court Costs, Fines, Tax Payments, Government Services and Government Postal Services 	<p>Card Types: Commercial Cards (U.S. issued only)</p> <p>Excludes: Direct Marketing, Automated Fuel and T&E Merchants</p>
Business Enhanced Value T&E Rate I	<ul style="list-style-type: none"> • The transaction must be authorized, the authorization code must be included in the settlement record • The sale must be deposited within 2 days of transaction date, 8 days for airline transactions • Must be a T&E MCC • Merchant Description Addendum required including a valid Street address • Corporate Card Common data is required • The following T&E detailed addendum must be include in the transaction for Airlines and Passenger Railway as follows: <ul style="list-style-type: none"> • Passenger Name • Ticket Number • Issuing Carrier 	
Business Enhanced Value T&E Rate II	<ul style="list-style-type: none"> • The transaction must be authorized, the authorization code must be included in the settlement record • The sale must be deposited within 2 days of transaction date, 8 days for airline transactions • Must be a T&E MCC (Restaurants not eligible) • Merchant Description Addendum required including a valid Street address • Corporate Card Common data is required • The following T&E II³ detailed addendum must be include in the transaction for Airlines and Passenger Railway as follows: <ul style="list-style-type: none"> • Passenger Name • Ticket Number • Industry specific T&E Level III⁴ detailed addendum is required for Vehicle Rentals, Passenger Transport and Hotels 	Card Types: Commercial Cards (U.S. issued only)
Business Enhanced Value T&E Rate III	<ul style="list-style-type: none"> • The transaction must be authorized, the authorization code must be included in the settlement record • The sale must be deposited within 2 days of transaction date, 8 days for airline transactions • Must be a T&E MCC (Restaurants not eligible) • Merchant Description Addendum required including a valid Street address • Corporate Card Common data is required • T&E II³ detail addendum is required • Industry specific T&E Level III⁴ detailed addendum is required for Vehicle Rentals, Passenger Transport and Hotels 	Card Types: Commercial Cards (U.S. issued only)

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Interregional Commercial Electronic card	<ul style="list-style-type: none"> The transaction must be authorized, the authorization code must be included in the settlement record Magnetic card swipe or contactless information must be passed in the authorization request The sale must be deposited within 4 days of transaction date Must contain an MCC other than one of the following: 5542, 5960 – 5969 For Internet transactions: <ul style="list-style-type: none"> UCAF Status Indicator must equal 2 CAT Level Indicator must be a 6 	Card Types: Commercial Cards (Non-U.S. issued only)
Interregional Consumer Premium Standard	<ul style="list-style-type: none"> Settlement within 30 days of transaction 	Card Types: Consumer Cards (Non-U.S. issued only)
Interregional Consumer Premium Electronic	<ul style="list-style-type: none"> Magnetic card swipe must be passed in the authorization request Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 4 days of transaction 10% Authorization amount transaction tolerance for transactions acquired in the U.S. region only 	Card Types: Consumer Cards (Non-U.S. issued only) Excludes: Automated Fuel Dispenser and Direct Marketing MCCs
Interregional Consumer Premium Full UCAF	<ul style="list-style-type: none"> Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 4 days of transaction Must include a CAT level indicator of a 6 UCAF Status Indicator must = 2 Must have a valid Security level indicator/Security protocol and Cardholder Authentication in authorization 	Card Types: Consumer Cards (Non-U.S. issued only)
Interregional Consumer Premium Merchant UCAF	<ul style="list-style-type: none"> Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 4 days of transaction Must include a CAT level indicator of a 6 UCAF Status Indicator must = 1 Must have a valid Security level indicator/Security protocol and Cardholder Authentication in authorization 	Card Types: Consumer Cards (Non-U.S. issued only)
Interregional Commercial Electronic card	<ul style="list-style-type: none"> The transaction must be authorized, the authorization code must be included in the settlement record Magnetic card swipe or contactless information must be passed in the authorization request The sale must be deposited within 4 days of transaction date Must contain an MCC other than one of the following: 5542, 5960 – 5969 For Internet transactions: <ul style="list-style-type: none"> UCAF Status Indicator must equal 2 CAT Level Indicator must be a 6 	Card Types: Commercial Cards (Non-U.S. issued only)

MASTERCARD TRANSACTIONS		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Interregional Commercial Payment Transaction	<ul style="list-style-type: none"> Must contain an MCC of 6532 or 6533 The payment service provider must be a qualified and registered Payment Transaction service provider 	Card Types: Commercial Cards (Non-U.S. issued only)
Interregional Commercial Premium Standard	<ul style="list-style-type: none"> Settlement within 30 days of transaction Card Acceptor Type and Tax ID required for U.S. Merchant locations 	Card Types: Commercial Cards (Non-U.S. issued only) Excludes: Purchasing and Fleets cards
Commercial Standard World Commercial Standard World Elite Commercial Standard	<ul style="list-style-type: none"> Settlement within 30 days of transaction 	Card Types: Commercial Cards (U.S. issued only)
International Commercial Card	<ul style="list-style-type: none"> Settlement within 30 days of transaction Card acceptor Tax ID required for U.S. Merchant locations 	Card Types: Commercial Cards (Non-U.S. issued only)
Interregional Electronic (IEI)	<ul style="list-style-type: none"> Magnetic card swipe must be passed in the authorization request Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 4 days of transaction 10% Authorization amount transaction tolerance for transactions acquired in the U.S. region only 	Card Types: Consumer Cards (Non-U.S. issued only) Excludes: Automated Fuel Dispenser and Direct Marketing MCCs
Interregional Standard (ISI)	<ul style="list-style-type: none"> Settlement within 30 days of transaction 	Card Types: Consumer Cards (Non-U.S. issued only)
Interregional Merchant UCAF	<ul style="list-style-type: none"> Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 1 day of transaction, exempt if all E-Commerce fields provided UCAF Status Indicator must = 1 Must have a valid Security level indicator/Security protocol and Cardholder Authentication in authorization 	Card Types: Consumer Cards (Non-U.S. issued only)
Interregional Full UCAF	<ul style="list-style-type: none"> Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 1 day of transaction UCAF Status Indicator must = 2 Must have a valid Security level indicator/Security protocol and Cardholder Authentication in authorization 	Card Types: Consumer Cards (Non-U.S. issued only)

MASTERCARD TRANSACTIONS		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Interregional Commercial Standard	<ul style="list-style-type: none"> Settlement within 30 days of transaction Card Acceptor Type and Tax ID required for U.S. Merchant locations 	Card Types: Commercial Cards (Non-U.S. issued only) Excludes: Purchasing and Fleets cards for transactions acquired in the U.S. Region
Interregional Commercial Purchasing Standard	<ul style="list-style-type: none"> The sale must be deposited within 30 days of transaction date For transactions acquired in the U.S. region, Corporate Card Common Data Requirements are required 	Card Types: Purchasing Cards (Non U.S. only)
Interregional Commercial Data Rate II	<ul style="list-style-type: none"> Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 4 days of transaction Level II³ purchasing data required 	Card Types: Purchasing Cards (Non U.S. only)
Interregional Purchasing Large Ticket	<ul style="list-style-type: none"> Settlement within 30 days of transaction Card Acceptor Tax ID Non T&E MCC 	Card Types: Purchasing/Fleet Cards (Non U.S. only)
Interregional Consumer Super Premium Electronic	<ul style="list-style-type: none"> Magnetic card swipe must be passed in the authorization request Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 4 days of transaction 10% Authorization amount transaction tolerance for transactions acquired in the U.S. region only 	Card Types: Consumer Cards (Non-U.S. issued only)
Interregional Consumer Super Premium Full UCAF	<ul style="list-style-type: none"> Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 4 days of transaction Must include a CAT level indicator of a 6 UCAF Status Indicator must = 2 Must have a valid Security level indicator/Security protocol and Cardholder Authentication in authorization 	Card Types: Consumer Cards (Non-U.S. issued only)
Interregional Consumer Super Premium Merchant UCAF	<ul style="list-style-type: none"> Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 4 days of transaction Must include a CAT level indicator of a 6 UCAF Status Indicator must = 1 Must have a valid Security level indicator/Security protocol and Cardholder Authentication in authorization 	Card Types: Consumer Cards (Non-U.S. issued only)
Interregional Consumer Super Premium Standard	<ul style="list-style-type: none"> Settlement within 30 days of transaction 	Card Types: Consumer Cards (Non-U.S. issued only)
³ Level II Data includes the entry of sales tax, (tax amount must be greater than \$0.00, but no less than 0.1% - 30% of the transaction amount) customer code and Tax ID. ⁴ Level III Data includes Level II data, line item detail, item description, item quantity, item unit of measure, extended item amount, product code, and debit or credit indicator. IQM MVD S11.1		

PIN Debit Card Transactions

The PIN Debit fees set forth in your fee schedule reflect only the amount we charge you for processing your PIN Debit transactions to a PIN Debit Network. The PIN Debit Networks also charge interchange and switch fees (in addition to the fees reflected on your fee schedule). You are responsible for paying these interchange and switch fees. A schedule of the fees charged by the various PIN Debit Networks is included below. PIN Debit Networks change their rates regularly. You may call the Customer Service number shown on your monthly statement for recent updates. Interchange and switch fees vary by PIN Debit Network. The PIN Debit Network used to process your transaction will depend upon, among other things, the availability of the network at the time of the transaction, whether a particular PIN Debit Card is enabled for a particular network and the routing requirements established by the networks and the card issuers. We may, at our sole discretion, utilize any PIN Debit Network available to us for a given transaction.

PIN DEBIT INTERCHANGE AND SWITCH FEES

The fees in this table (or as more recently published by the Debit Networks) will be passed on to you and charged in addition to the processing fees paid to us and identified on your Fee Schedule. The amount charged for Interchange, which is paid to the banks that issued the Debit Cards, will be the lesser of (a) the face amount of the transaction multiplied by the percentage rate reflected in the Interchange Fee column plus any fix transaction amount, and (b) the Cap, if a Cap is set. Switch fees, which are paid to the PIN Debit Network, will be charged in addition to the Interchange Fee and the debit processing fee.

Pin Debit Network	Interchange Level/Industry	Interchange Fees	Cap on Interchange	Network Security Fee	Switch Fee
Accel (includes TX, Mpat, Instant Teller)	Petroleum	0.85% of gross tran amt + \$0.175	(none)	(none)	\$0.03
	Retail	0.90% of gross tran amt + \$0.225	(none)	(none)	\$0.03
	Supermarket (MCC 5411)	\$0.355	(none)	(none)	\$0.03
	QSR (MCC 5814)	1.20% of gross tran amount + \$0.185	(none)	(none)	\$0.03
AFFN	QSR (MCC 5814)	1.25% of gross tran amt + \$0.125 (excluding cash back)	\$0.45	(none)	\$0.035
	National / Major Merchant (MCC 5541, 5912, 9399, 5310, 5499, 5542, 7511)	0.60% of gross tran amt + \$0.10 (excluding cash back)	\$0.50	(none)	\$0.035
	Supermarket (MCC 5411, 5300)	\$0.20 (excluding cash back)	(none)	(none)	\$0.035
	Standard / Retailer (All other MCC's)	0.75% of gross tran amt + \$0.15 (excluding cash back)	\$0.80	(none)	\$0.035
Alaska Option		\$0.19	(none)	(none)	\$0.03
Credit Union 24 (CU 24)	Supermarket (MCC 5411, 5300)	\$0.275	(none)	(none)	\$0.03
	Petroleum (MCC 5541, 5542, 7511)	0.75% of gross tran amt + \$0.18	\$9.99	(none)	\$0.03
	QSR (MCC 9814, 5812)	1.25% of gross tran amt + \$0.03	\$0.70	(none)	\$0.03
	All other MCC's	0.85% of gross tran amt + \$0.16	\$0.80	(none)	\$0.03
Interlink¹	Supermarket (MCC 5411)	0.95% of gross tran amt + \$0.20	\$0.35	(none)	\$0.035
	Quasi Cash (MCC 4829, 6051, 7955)	2.30% of gross tran amt + \$0.10	(none)	(none)	\$0.035
	Retail	0.95% of gross tran amt + \$0.20	(none)	(none)	\$0.035
	Petro (MCC 5541, 5542)	0.75% of gross tran amt + \$0.17	\$0.95	(none)	\$0.035
Jeanie	Retail	0.80% of gross tran amt + \$0.185 (including cash back)	\$9.99	(none)	\$0.05
	Supermarket (MCC 5411, 5300)	\$0.35	(none)	(none)	\$0.05
	QSR (MCC 5814)	1.20% of gross tran amt + \$0.185 (including cash back)	\$0.75	(none)	\$0.05
Maestro	Retail	0.90% of gross tran amt + \$0.15	(none)	(none)	\$0.025
	Supermarket/Warehouse (MCC 5411, 5300)	1.05% of gross tran amt + \$0.15	\$0.35	(none)	\$0.025
	QSR (MCC 5499, 5541, 5542, 5814, 7832)	0.75% of gross tran amt + \$0.17	\$0.95	(none)	\$0.025
NYCE	Petroleum	0.85% of gross tran amt + \$0.10	Min. \$0.22, Max. \$0.85	(none)	
	Retail	0.90% of gross tran amt + \$0.12	Min. \$0.21, No Max.	(none)	\$0.0425
	Supermarket (MCC 5411)	0.90% of gross tran amt + \$0.14	Min. \$0.21, Max. \$0.29	(none)	\$0.0425
	QSR (MCC 5814)	1.25%	(none)	(none)	\$0.0425
NYCE Premier Issuer	Petroleum	0.85% of gross tran amt + \$0.15	Min. \$0.27, Max. \$0.90	(none)	\$0.0425
	Retail	0.90% of gross tran amt + \$0.18	Min. \$0.27, No Max.	(none)	\$0.0425
	Supermarket (MCC 5411)	0.90% of gross tran amt + \$0.20	Min. \$0.27, Max. \$0.35	(none)	\$0.0425
	QSR (MCC 5814)	1.25% of gross tran amt + \$0.04	(none)	(none)	\$0.0425
Pulse	Small Ticket	1.55% of gross tran amt	(none)	0.01%	\$0.03
	Retail	0.85% of gross tran amt (including cash back) + \$0.13	(none)	0.01%	\$0.08
	Supermarket (MCC 5411)	\$0.26 (including cash back)	(none)	\$0.005	\$0.08
	Petroleum (MCC 5541, 5542)	0.70% of gross tran amt (including cash back) + \$0.13	\$0.95	0.01%	\$0.08
Shazam	QSR (MCC 5814)	1.25% of gross tran amt (excluding cash back) + \$0.05	(none)	(none)	\$0.04
	Retail	0.75% of gross tran amt (excluding cash back) + \$0.15	(none)	(none)	\$0.04
	Supermarket	\$0.21	(none)	(none)	\$0.04
	Petro (MCC 5541, 5442)	0.75% of tran amt (exclusive of cash back) + \$0.13	(none)	(none)	\$0.04
	Small Ticket (MCC 4111, 7523, 5994, 7211, 7338, 7542, 7832, 7841, 5499, 5814)	1.25% of tran amt (exclusive of cash back) + \$0.05	(none)	(none)	\$0.04

PIN DEBIT INTERCHANGE AND SWITCH FEES					
Pin Debit Network	Interchange Level/Industry	Interchange Fees	Cap on Interchange	Network Security Fee	Switch Fee
Pulse Pay Choice	Retail	0.85% of gross tran amt (including cash back) + \$0.13 +\$0.05	(none)	0.01%	\$0.08
	Supermarket (MCC 5411)	\$0.26 (including cash back) + \$0.05	(none)	\$0.005	\$0.08
Star	QSR (MCC 5814)	1.25% of gross tran amt + \$0.15 (including cash back)	(none)	(none)	\$0.0425
	Retail	0.80% of gross tran amt + \$0.185 (including cash back)	(none)	(none)	\$0.0425
	Supermarket	\$0.275 (including cash back)	(none)	(none)	\$0.0425
	Petro (MCC 5541, 5442)	0.80% of tran amt + \$0.13 (including cash back)	(none)	(none)	\$0.0425
	Small Ticket (MCC 4111, 7523, 5994, 7211, 7338, 7542, 7832, 7841, 5499, 5814)	1.25% of tran amt + \$0.15 (including cash back)	(none)	(none)	\$0.0425
	QSR (MCC 5814)	1.25% of gross tran amt + \$0.225 (including cash back)	(none)	(none)	\$0.0425
All Star	Retail	0.80% of gross tran amt + \$0.26 (including cash back)	(none)	(none)	\$0.0425
	Supermarket	\$0.35 (including cash back)	(none)	(none)	\$0.0425
	Petro (MCC 5541, 5442)	0.80% of tran amt + \$0.205 (including cash back)	(none)	(none)	\$0.0425
	Small Ticket (MCC 4111, 7523, 5994, 7211, 7338, 7542, 7832, 7841, 5499, 5814)	1.25% of tran amt + \$0.225 (including cash back)	(none)	(none)	\$0.0425
International Assessment Fee of 0.40% is assessed to all Non- U.S. issued Interlink transactions.					

This summary is a compilation of documents received from Visa, MasterCard, Discover and Debit Networks. This summary is presented for the convenience of the reader and should not be used as a substitute for reference to the actual payment card brand releases, rules, and other official documents whenever necessary. FDMS shall not be responsible for any inaccurate or incomplete information.

© 2009 First Data Corporation. All Rights Reserved. All trademarks, service marks and trade names referenced in this material are the property of their respective owners. This information may not be copied, reproduced or distributed in any manner whatsoever without the express written consent of First Data Corporation.

INTERCHANGE RATE/FEE SCHEDULE

RSA.MVD.S11.1.IC

ACTUAL INTERCHANGE

Page 1 of 6

Your Credit Card and Non-PIN Debit Card Transactions

A significant amount of the fees that we charge you for processing your Credit Card and Non-PIN Debit Card transactions represents charges that we must pay to the Issuing Banks (or that are otherwise charged to us by MasterCard® Visa,® and Discover® Network) under MasterCard, Visa and Discover Network (the “Associations”) rules. This amount, called “Interchange,” varies based upon a complex series of interchange levels that may apply to the transaction depending upon a number of factors – such as the type of card presented, specific information contained in the transaction, how and when the transaction is processed, your industry, and other factors.

Interchange Fee Schedule

Each Interchange level has an associated Interchange fee that is established by MasterCard, Visa and Discover Network. The schedule below shows the amount of the Interchange Fee that will be assessed for each transaction.

The amount of the Interchange Fee will depend on the type of transaction and the Interchange level at which the transaction is ultimately processed. In order to qualify for any specific Interchange level, you must satisfy certain qualification criteria established by the Associations. The attached Interchange Qualification Matrix identifies the primary qualification criteria for the various Interchange levels.

Please note that the Associations regularly add new Interchange levels, and change the rates and/or qualification criteria. Also note that the Interchange Fees shown below are in addition to any dues or assessments charged by the Associations, as well as any other processing or transaction fees set forth in your fee schedule and/or merchant agreement.

The amount shown under “Rate” is multiplied by the amount of the transaction; the amount shown under “Per Item” is charged per transaction. Both amounts are included in the Interchange Fee.

Non-Qualified Fee Schedule — Interchange Plus Merchants

Refer to the Interchange Qualification Matrix for Clearing Requirements

MasterCard, Visa and Discover Network levels and rates are not all inclusive. The most common clearing levels for this pricing type are listed below. For a complete list, call the number on your merchant statement.

Visa Credit	Rate	Per Item
LAC Chip Issuer	1.20%	\$0.00
Interregional Chip Issuer (includes Electron)	1.20%	\$0.00
Interregional Chip Acquirer (includes Electron)	1.00%	\$0.00
Interregional Electronic (Pre-PS2000 and includes Electron)	1.10%	\$0.00
Domestic Cash Advance	0.00%	\$2.00
Foreign Cash Advance	0.33%	\$1.75
Canada Intra Cash Advance	0.00%	\$1.55
Interregional Infinite	1.97%	\$0.00
Domestic Standard Airlines	2.70%	\$0.10
Interregional Standard (includes Electron)	1.60%	\$0.00
Interregional Commercial Standard	2.00%	\$0.00
Standard - Hotel / Car Rental	2.70%	\$0.10
Domestic Standard Card Not Present	2.70%	\$0.10
Domestic Standard - All Other	2.70%	\$0.10
CPS Supermarket	1.24%	\$0.05
CPS Retail - All Other	1.54%	\$0.10
CPS Retail - Hotel / Car Rental	1.54%	\$0.10
CPS Retail - Pass Trans AIR	1.54%	\$0.10
CPS Passenger Transport AIR	1.70%	\$0.10
Interregional Infinite (US)	2.42%	\$0.00
CPS Hotel (CNP) - Preferred	1.54%	\$0.10
CPS Hotel (Card Present)	1.54%	\$0.10
CPS Car Rentl (CNP)- Preferred	1.54%	\$0.10
CPS Car Rental (Card Present)	1.54%	\$0.10
CPS Card Not Present	1.80%	\$0.10
CPS Automated Fuel	1.15%	\$0.25
CPS Retail Hotel/Car - Debit **	0.95%	\$0.20
CPS Retail Key Entered	1.80%	\$0.10
CPS Retail 2 (Emerging Market)	1.43%	\$0.05
Interregional Secure E-Com	1.44%	\$0.00
Interregional Secure E-Com Merchant	1.44%	\$0.00
Interregional Airline - Consumer (US)	1.10%	\$0.00
Interregional Commercial Airline (US)	1.80%	\$0.00
Interregional Airline - Infinite (US)	1.80%	\$0.00
CPS Small Ticket	1.65%	\$0.04
CPS/Rewards 1	1.65%	\$0.10
CPS/Rewards 2	1.95%	\$0.10

Visa Credit	Rate	Per Item
Pass Trans Credit Voucher - All Cards	2.07%	\$0.00
Cons Card Non PassTran Cred Voucher	1.76%	\$0.00
Comm Card Non PassTran Cred Voucher	2.24%	\$0.00
CPS Retail Credit -Tier 1	1.43%	\$0.10
CPS Retail Credit - Tier 3	1.51%	\$0.10
CPS Supermarket Credit -Tier 1	1.15%	\$0.05
CPS Supermarket Credit -Tier 2	1.20%	\$0.05
CPS Supermarket Credit -Tier 3	1.22%	\$0.05
CPS Retail Credit - Tier 2	1.47%	\$0.10
Interregional Premium Card EU Issued	1.80%	\$0.00
Purchase Card Standard	2.95%	\$0.10
Corporate Card AIR Electronic	2.25%	\$0.10
Business Card Standard	2.95%	\$0.10
Signature Card Standard	2.70%	\$0.10
Interregional Merchant Signature	1.80%	\$0.00
Interregional Merchant Infinite	1.80%	\$0.00
Corporate Card Non T&E Electronic	2.25%	\$0.10
Signature Card Electronic	2.30%	\$0.10
Interregional Signature	1.80%	\$0.00
LAC Signature Card	1.80%	\$0.00
Purchase Large Ticket	0.95%	\$35.00
Interregional Purchase Large Ticket	0.95%	\$35.00
GSA Large Ticket	1.20%	\$39.00
Corporate Card Level 2	2.05%	\$0.10
Purchase Card Level 2	2.05%	\$0.10
Purchase Card Level 3	1.80%	\$0.10
CPS Retail Debit - All Other **	0.95%	\$0.20
CPS Retail Debit - Pass Trans **	0.95%	\$0.20
Interregional Premium Card Canada Issued (US)	2.25%	\$0.00
Interregional Premium Card AP Issued (US)	2.25%	\$0.00
Interregional Premium Card LAC Issued (US)	2.25%	\$0.00
Interregional Premium Card CEMEA Issued (US)	2.25%	\$0.00
Interregional Premium Card EU Issued (US)	2.25%	\$0.00
Business Card Level 2	2.05%	\$0.10
Corporate Card - Standard	2.95%	\$0.10
Business Card - Business-to-Business	2.10%	\$0.10
Business Card - Card Not Present	2.25%	\$0.10

*Non-PIN Debit rates apply to U.S. issued consumer debit cards (Check Cards)

2010 First Data Corporation. All Rights Reserved. All trademarks, service marks and trade names referenced in this material are the property of their respective owners. This document contains confidential and proprietary information of First Data Corporation. Review or distribution by individuals other than the intended recipients is strictly prohibited. This document, and any information contained herein, may not be copied, reproduced or distributed in any manner whatsoever without the express written consent of First Data Corporation.

RSA.MVD.S11.1.IC

INTERCHANGE RATE/FEE SCHEDULE

RSA.MVD.S11.1.IC

ACTUAL INTERCHANGE

Page 2 of 6

Visa Credit	Rate	Per Item
Utility Credit Business	0.00%	\$1.50
Utility Credit	0.00%	\$0.75
CPS Restaurant	1.54%	\$0.10
Interregional Bus/Sig.Bus/Corp/Purch/Distribution (US)	2.45%	\$0.00
CPS Retail Service Station	1.15%	\$0.25
GSA Govt. to Govt.	1.65%	\$0.10
Interregional Signature (US)	2.25%	\$0.00
Interregional Electronic (includes Electron)(US)	1.55%	\$0.00
Interregional Issuer Chip		
(includes Issuer Chip Electron)(US)	1.65%	\$0.00
Interregional Airline (includes Airline Electron)(US)	1.55%	\$0.00
Interregional Secure E-Comm		
(includes Secure E-Comm Electron) (US)	1.89%	\$0.00
Interregional E-Comm Merchant		
(includes E-comm Electron) (US)	1.89%	\$0.00
Interregional Standard		
(includes Standard Electron)(US)	2.05%	\$0.00
CPS E Comm Prefer - Pass Trans	1.70%	\$0.10
CPS E Comm Hotel – Preferred	1.54%	\$0.10
CPS E Comm Car Rntl - Preferred	1.54%	\$0.10
CPS E Commerce – Basic	1.80%	\$0.10
CPS E Commerce – Preferred	1.80%	\$0.10
CPS Account Funding	2.14%	\$0.10
EIRF Non CPS- All Other	2.30%	\$0.10
EIRF Non CPS Pass Transport AIR	2.30%	\$0.10
Corporate Card T&E Electronic	2.25%	\$0.10
Interregional Premium Card Canada Issued	1.80%	\$0.00
Interregional Premium Card AP Issued	1.80%	\$0.00
Interregional Premium Card LAC Issued	1.80%	\$0.00
Interregional Premium Card CEMEA Issued	1.80%	\$0.00
MOTO / E Comm Credit Voucher	2.05%	\$0.00

Visa Credit	Rate	Per Item
Business Card - Retail	2.20%	\$0.10
Corporate Card - Business-to-Business	2.10%	\$0.10
Corporate Card - Card Not Present	2.20%	\$0.10
Corporate Card - Retail	2.10%	\$0.10
Purchase Card - Business-to-Business	2.10%	\$0.10
Purchase Card - Card Not Present	2.55%	\$0.10
Purchase Card - Retail	2.30%	\$0.10
Purchase Card - Electronic with L3 Data	2.65%	\$0.10
Business Card T&E Electronic	2.40%	\$0.10
Business Card AIR Electronic	2.40%	\$0.10
Business Card Non T&E Electronic	2.40%	\$0.10
Purchase Card T&E Electronic	2.65%	\$0.10
Purchase Card AIR Electronic	2.65%	\$0.10
Purchase Card Non T&E Electronic	2.65%	\$0.10
Signature Preferred - Business-to-Business	2.10%	\$0.10
Signature Preferred - Card Not Present	2.40%	\$0.10
Signature Preferred - Retail	2.10%	\$0.10
Signature Preferred - Electronic	2.40%	\$0.10
Signature Preferred - Standard	2.95%	\$0.10
Purchase Card - Retail Fleet	2.30%	\$0.10
International Merchant Signature Preferred	1.97%	\$0.00
Interregional Signature Preferred	1.97%	\$0.00
Signature Preferred - Fuel	1.15%	\$0.25
LAC Chip Issuer	1.20%	\$0.00
Interregional. Chip Issuer	1.20%	\$0.00
Interregional Signature Preferred Airline	1.80%	\$0.00
Interregional Airline (includes Electron)	1.10%	\$0.00
Interregional Super Premium (AP Issued)	2.42%	\$0.00
Interregional Super Premium (CEMEA Issued)	2.42%	\$0.00
Interregional Super Premium (EU Issued)	2.42%	\$0.00
Interregional Super Premium (LAC Issued)	2.42%	\$0.00

Visa Debit*	Rate	Per Item
Standard Debit - PassTran AIR	1.90%	\$0.25
Standard Debit- Hotel/Car Rental	1.90%	\$0.25
Standard Debit - CNP	1.90%	\$0.25
Standard Debit - All Other	1.90%	\$0.25
CPS Supermarket Debit	0.00%	\$0.35
CPS Retail Debit - All Other**	0.95%	\$0.20
CPS Retail Debit - Hotel / Car Rental **	0.95%	\$0.20
CPS Retail Debit - Pass Transport AIR **	0.95%	\$0.20
CPS Supermarket Debit	0.95%	\$0.20
CPS Pass Transport AIR Debit	1.60%	\$0.15
CPS Hotel (CNP) - Prefer Debit	1.36%	\$0.15
CPS Hotel (Card Present) Debit	1.36%	\$0.15
CPS Car Rental (CNP) - Prefer Debit	1.36%	\$0.15
CPS Car Rental (Card Present) Debit	1.36%	\$0.15
CPS Card Not Present Debit	1.60%	\$0.15
CPS Automated Fuel Debit	0.75%	\$0.17
CPS Retail Debit- Hotel /Car Rental	0.95%	\$0.20
CPS Retail Debit- Key Entered	1.60%	\$0.15
CPS Retail 2 (Emerging Markets) Debit	0.80%	\$0.25
CPS Small Ticket Debit	1.55%	\$0.04
Utility DB	0.00%	\$0.75
CPS Restaurant Debit	1.19%	\$0.10
CPS Retail Service Station Debit	0.75%	\$0.17
CPS Automated Fuel Dispenser Debit Cap	0.00%	\$0.95
CPS Retail Service Station Debit Cap	0.00%	\$0.95
CPS Debt Repayment Debit	0.35%	\$0.50

Visa Debit*	Rate	Per Item
CPS Tax Payment 1Debit	0.00%	\$2.50
CPS Tax Payment 2 Debit	0.00%	\$0.00
CPS E Comm Prefer- PassTran Debit	1.60%	\$0.15
CPS E Comm Prefer - Hotel Debit	1.36%	\$0.15
CPS E Comm Prefer - Car Rental Debit	1.36%	\$0.15
CPS E Commerce - Basic Debit	1.60%	\$0.15
CPS E Commerce - Preferred Debit	1.55%	\$0.15
CPS Account Funding Debit	1.75%	\$0.20
EIRF Non CPS Debit - All Other	1.75%	\$0.20
EIRF Non CPS Pass Trans Debit	1.75%	\$0.20
EIRF Fuel Debit Cap	0.00%	\$0.95
CPS Supermarket Debit Tier Cap	0.00%	\$0.35
CPS Supermarket Debit Cap	0.00%	\$0.35
MOTO/E Comm Credit Voucher -Debit	1.87%	\$0.00
Passenger Trans Credit Voucher - Debit	1.18%	\$0.00
Cons NonPassTran Credit Voucher-Debit	1.31%	\$0.00
CPS Retail Debit - Tier I	0.62%	\$0.13
CPS Retail Debit - Tier III	0.92%	\$0.15
CPS Supermarket Debit - Tier I	0.62%	\$0.13
CPS Supermarket Debit - Tier II	0.81%	\$0.13
CPS Supermarket Debit - Tier III	0.92%	\$0.15
CPS Retail Debit - Tier II	0.81%	\$0.13
CPS Retail Debit - All Other	0.95%	\$0.20
CPS Retail Debit - Pass Trans	0.95%	\$0.20

*Non-PIN Debit rates apply to U.S. issued consumer debit cards (Check Cards)

2010 First Data Corporation. All Rights Reserved. All trademarks, service marks and trade names referenced in this material are the property of their respective owners. This document contains confidential and proprietary information of First Data Corporation. Review or distribution by individuals other than the intended recipients is strictly prohibited. This document, and any information contained herein, may not be copied, reproduced or distributed in any manner whatsoever without the express written consent of First Data Corporation.

RSA.MVD.S11.1.IC

INTERCHANGE RATE/FEE SCHEDULE

RSA.MVD.S11.1.IC

ACTUAL INTERCHANGE

Page 3 of 6

MasterCard Credit	Rate	Per Item
Standard	2.95%	\$0.10
LAC Consumer Merchant UCAF	1.44%	\$0.00
Interregional Electronic Plus (US Acquirer)	1.65%	\$0.00
Interregional Standard Plus (US Acquirer)	2.15%	\$0.00
Cash Advance	0.00%	\$2.05
Interregional Cash Advance	0.09%	\$3.60
Merit III	1.58%	\$0.10
World Card Cash Advance	0.00%	\$2.05
Merit I	1.89%	\$0.10
Merit III Passenger Transport	1.58%	\$0.10
Passenger Transport	1.75%	\$0.10
Merit I Passenger Transport (Airline)	1.89%	\$0.10
Standard Passenger Transport	2.95%	\$0.10
Merit I Passenger Railway	1.89%	\$0.10
Supermarket	1.48%	\$0.10
Quick Pay Merit I	1.89%	\$0.10
Merit I Non-Face-to-Face	1.89%	\$0.10
Public Sector	1.55%	\$0.10
LAC Consumer Electronic	1.10%	\$0.00
Canada Intracountry Standard	1.72%	\$0.00
Puerto Rico Intracountry Electronic	1.30%	\$0.00
Petroleum Base	1.90%	\$0.00
Petroleum Base CAP	0.00%	\$0.95
Warehouse Base Non-fuel	0.90%	\$0.00
Bill Payments Merit I Real Estate	1.10%	\$0.00
Convenience Purchases	1.90%	\$0.00
Merit III - Tier 1	1.43%	\$0.10
Merit III - Tier 2	1.48%	\$0.10
Merit III - Tier 3	1.55%	\$0.10
Quick Pay Merit III	1.58%	\$0.10
LAC Consumer Standard	1.60%	\$0.00
Interregional Electronic (Non US Acquirer)	1.10%	\$0.00
Interregional Standard (Non US Acquirer)	1.60%	\$0.00
LAC Consumer Full UCAF	1.54%	\$0.00
Interregional Comm. Purchasing Large Ticket (Non-US Acquirer)	0.90%	\$30.00
Warehouse - Tier 1	0.60%	\$0.00
Interregional Comm Purchasing Data Rate II (Non-US Acquirer)	1.70%	\$0.00
LAC Commercial Standard	2.00%	\$0.00
Supermarket - Tier 1	1.07%	\$0.05
Diners Electronic Interchange	2.00%	\$0.00
Diners Standard Interchange	2.50%	\$0.00
Supermarket - Tier 2	1.15%	\$0.05
Supermarket - Tier 3	1.22%	\$0.05
Utility Credit	0.00%	\$0.65
World Utility	0.00%	\$0.65
TIPS - Lodging	1.58%	\$0.10
TIPS - Vehicle Rental	1.58%	\$0.10
TIPS - Cruise Lines	1.58%	\$0.10
LAC Commercial Purchasing Large Ticket	0.90%	\$30.00
Merchant UCAF	1.58%	\$0.10
Full UCAF	1.68%	\$0.10
LAC Commercial Purchasing Standard	2.00%	\$0.00
LAC Commercial Purchasing Data Rate II	1.70%	\$0.00
World Merchant UCAF	1.77%	\$0.10

MasterCard Credit	Rate	Per Item
World MC Supermarket Base	1.58%	\$0.10
World MC Supermarket Tier 1	1.07%	\$0.05
World MC Warehouse Base	0.90%	\$0.00
World MC Warehouse Tier 1	0.60%	\$0.00
World MC Public Sector	1.55%	\$0.10
World MC Restaurant	1.73%	\$0.10
World MC Service Industries	1.15%	\$0.05
Key Entered	1.89%	\$0.10
Consumer Credit Refund 1	2.42%	\$0.00
Consumer Credit Refund 2	2.09%	\$0.00
E-Comm Merch UCAF (Non US)	1.44%	\$0.00
E-Comm Full UCAF (Non US)	1.54%	\$0.00
E-Comm Merch UCAF (US Loc)	1.99%	\$0.00
E-Comm Full UCAF (US Loc)	2.09%	\$0.00
Merit I Electronic Commerce	1.89%	\$0.10
Issuer Chip - LAC	1.20%	\$0.00
Acquirer Chip - LAC	1.00%	\$0.00
Interregional Elect Plus -Diners	1.65%	\$0.00
Interregional Standard Plus -Diners	2.15%	\$0.00
World MC Standard	2.95%	\$0.10
World MC Merit 1	2.05%	\$0.10
World MC Key-Entered	2.05%	\$0.10
World MC Merit III	1.77%	\$0.10
World MC Merit III Tier 1	1.53%	\$0.10
World MC Convenience Purchases	2.00%	\$0.00
Consumer Credit Refund 3	1.95%	\$0.00
Consumer Credit Refund 4	1.82%	\$0.00
Consumer Credit Refund 5	1.73%	\$0.00
Commercial Standard - Bus	2.95%	\$0.10
Commercial Credit Refund 1	2.37%	\$0.00
Commercial Credit Refund 2	2.30%	\$0.00
Commercial Credit Refund 3	2.21%	\$0.00
Commercial Credit Refund 4	2.16%	\$0.00
Commercial Standard Corp	2.95%	\$0.10
Commercial Standard Fleet at Fuel	2.95%	\$0.10
Business Enhanced Value Data Rate II Petroleum	2.17%	\$0.10
Canada Intra Country Commercial	2.00%	\$0.00
World Merit III Tier 2	1.58%	\$0.10
World Merit III Tier 3	1.65%	\$0.10
World Supermarket Tier 2	1.25%	\$0.05
World Supermarket Tier 3	1.32%	\$0.05
Business Enhanced Value Face-to-Face Petroleum	2.17%	\$0.10
Commercial Standard Purch	2.95%	\$0.10
Warehouse	0.90%	\$0.00
World Bill Payments Merit I Real Estate	1.10%	\$0.00
Commercial Face to Face Purch	2.40%	\$0.10
Commercial Data Rate I Purch	2.65%	\$0.10
Commercial Data Rate II Purch	2.40%	\$0.10
Commercial Data Rate III Purch	1.80%	\$0.10
Business Enhanced Value Data Rate I	2.77%	\$0.10
Commercial T&E I Purch	2.70%	\$0.00
Commercial Large Ticket II Purch	1.25%	\$40.00
Commercial Warehouse Purchase	0.90%	\$0.00
Commercial Large Ticket III Purch	1.25%	\$40.00
Commercial Lg Tkt / DR III Purch	1.25%	\$40.00

*Non-PIN Debit rates apply to U.S. issued consumer debit cards (Check Cards)

2010 First Data Corporation. All Rights Reserved. All trademarks, service marks and trade names referenced in this material are the property of their respective owners. This document contains confidential and proprietary information of First Data Corporation. Review or distribution by individuals other than the intended recipients is strictly prohibited. This document, and any information contained herein, may not be copied, reproduced or distributed in any manner whatsoever without the express written consent of First Data Corporation.

RSA.MVD.S11.1.IC

INTERCHANGE RATE/FEE SCHEDULE

RSA.MVD.S11.1.IC

ACTUAL INTERCHANGE

Page 4 of 6

MasterCard Credit	Rate	Per Item
World Full UCAF	1.87%	\$0.10
World Card - Lodging	2.30%	\$0.10
World Card - Vehicle Rental	2.30%	\$0.10
World Card - Pass Trans	2.30%	\$0.10
World Card - Other	2.30%	\$0.10
World Elite Utilities	0.00%	\$0.75
Emerging Markets	0.80%	\$0.25
Services Industries (SIIP)	1.15%	\$0.05
Commercial T&E III Airline	2.50%	\$0.10
Commercial Large Ticket III Fleet	1.25%	\$40.00
Commercial Face to Face Bus	2.20%	\$0.10
Commercial Data Rate I Bus	2.65%	\$0.10
Commercial Data Rate II Bus	2.20%	\$0.10
Commercial Data Rate III Bus	1.80%	\$0.10
Business Enhanced Value Data Rate II	2.32%	\$0.10
Commercial T&E I Bus	2.50%	\$0.00
Commercial Large Ticket II Bus	1.25%	\$40.00
Commercial Warehouse Bus	0.90%	\$0.00
Commercial Large Ticket III Bus	1.25%	\$40.00
Commercial LgTkt/DR III Bus	1.25%	\$40.00
Commercial T&E II Bus	2.35%	\$0.10
Commercial T&E III Bus	2.30%	\$0.10
Commercial Data Rate II Interregional Purch	2.25%	\$0.00
Business Utility	0.00%	\$1.50
Commercial Large Ticket Interregional Purch	1.45%	\$30.00
Business Enhanced Value Data Rate III	1.92%	\$0.10
Commercial Purchasing Interregional Purch	2.55%	\$0.00
Commercial Face to Face Corp	2.15%	\$0.10
Commercial Data Rate I Corp	2.65%	\$0.10
Commercial Data Rate II Corp	2.15%	\$0.10
Commercial Data Rate III US Corp	1.80%	\$0.10
Business Enhanced Value Face-to-Face	2.32%	\$0.10
Commercial T&E I Corp	2.40%	\$0.00
Commercial Large Ticket II Corp	1.25%	\$40.00
Commercial Large Ticket Interregional Fleet	1.45%	\$30.00
Business Enhanced Value Large Ticket I	1.37%	\$40.00
Commercial Purchasing Interregional Fleet	2.55%	\$0.00
Commercial Warehouse Corp	0.90%	\$0.00
Commercial Large Ticket III Corp	1.25%	\$40.00
Commercial Lg Tkt / DR III Corp	1.25%	\$40.00
Commercial T&E II Corp	2.25%	\$0.10
Commercial T&E III Corp	2.20%	\$0.10
Commercial Data Rate II Petroleum Bus	2.05%	\$0.10
Commercial Data Rate II Petroleum Corp	2.05%	\$0.10
Commercial Data Rate II Petroleum Purch	2.05%	\$0.10
Business Enhanced Value Large Ticket II	1.37%	\$40.00
Commercial Interregional Business	2.55%	\$0.00
Business Enhanced Value Large Ticket III	1.37%	\$40.00
Puerto Rico Intra Commercial	1.85%	\$0.00
Puerto Rico Intra Commercial. Purchase	1.85%	\$0.00
World Petroleum Base	2.00%	\$0.00
World Petroleum Base CAP	0.00%	\$0.95
Commercial Large Ticket Rate I MPG	1.20%	\$0.00
Commercial Large Ticket Rate II MPG	0.90%	\$0.00
Commercial Large Ticket Rate III MPG	0.70%	\$0.00

MasterCard Credit	Rate	Per Item
Commercial T&E II Purch	2.55%	\$0.10
Commercial Data Rate I Fleet	2.65%	\$0.10
Commercial Data Rate II Petroleum Fleet at Fuel	2.05%	\$0.10
Commercial T&E III Purch	2.50%	\$0.10
Commercial Large Ticket Fleet	1.25%	\$40.00
Commercial T&E I Airline	2.70%	\$0.00
Commercial Large Ticket II Fleet	1.25%	\$40.00
Commercial T&E II Airline	2.55%	\$0.10
World Elite Merit I	2.50%	\$0.10
World Elite Key Entered	2.50%	\$0.10
World Elite Merit III	2.20%	\$0.10
World Elite Merit III Tier 1	2.05%	\$0.10
World Elite Merit III Tier 2	2.10%	\$0.10
World Elite Merit III Tier 3	2.15%	\$0.10
World Elite Convenience Purchases	2.00%	\$0.00
World Elite Supermarket Base	1.90%	\$0.10
World Elite Supermarket Tier I	1.07%	\$0.05
World Elite Supermarket Tier 2	1.25%	\$0.05
World Elite Supermarket Tier 3	1.32%	\$0.05
World Elite Warehouse Base	0.90%	\$0.00
World Elite Warehouse Tier 1	0.60%	\$0.00
World Elite Service Industries	1.15%	\$0.05
World Elite Public Sector	1.55%	\$0.10
World Elite Restaurant	2.20%	\$0.10
World Elite T&E-Lodging	2.75%	\$0.10
World Elite Merchant UCAF	2.20%	\$0.10
World Elite Full UCAF	2.30%	\$0.10
World Elite Airlines	2.30%	\$0.10
World Elite - Vehicle Rental	2.75%	\$0.10
World Elite- Other	2.75%	\$0.10
World Elite Petroleum Base	2.00%	\$0.00
World Elite Petroleum Base CAP	0.00%	\$0.95
World Elite T&E Large Ticket	2.00%	\$0.00
World Commercial Face-to-Face Bus	2.37%	\$0.10
Business Enhanced Value Standard	3.07%	\$0.10
World Commercial Standard Bus	3.12%	\$0.10
World Commercial Data Rate III Bus	1.97%	\$0.10
World Commercial Data Rate II Bus	2.37%	\$0.10
World Commercial Data Rate I Bus	2.82%	\$0.10
World Commercial T&E Rate II Bus	2.52%	\$0.10
World Commercial T&E Rate I Bus	2.67%	\$0.00
World Commercial T&E Rate III Bus	2.47%	\$0.10
World Commercial Warehouse Base Bus	0.90%	\$0.00
World Commercial Large Ticket II Bus	1.42%	\$40.00
World Commercial Large Ticket III Bus	1.42%	\$40.00
World Elite Commercial Face-to-Face Bus	2.42%	\$0.10
Business Enhanced Value T & E Rate I	2.62%	\$0.00
World Elite Commercial Standard Bus	3.17%	\$0.10
World Elite Commercial Data Rate III Bus	2.02%	\$0.10
World Elite Commercial Data Rate II Bus	2.42%	\$0.10
World Elite Commercial Data Rate I Bus	2.87%	\$0.10
World Elite Commercial T&E Rate II Bus	2.57%	\$0.10
World Elite Commercial T&E Rate I Bus	2.72%	\$0.00
World Elite Commercial T&E Rate III Bus	2.52%	\$0.10
World Elite Commercial Whse Base Bus	0.90%	\$0.00

*Non-PIN Debit rates apply to U.S. issued consumer debit cards (Check Cards)

2010 First Data Corporation. All Rights Reserved. All trademarks, service marks and trade names referenced in this material are the property of their respective owners. This document contains confidential and proprietary information of First Data Corporation. Review or distribution by individuals other than the intended recipients is strictly prohibited. This document, and any information contained herein, may not be copied, reproduced or distributed in any manner whatsoever without the express written consent of First Data Corporation.

RSA.MVD.S11.1.IC

INTERCHANGE RATE/FEE SCHEDULE

RSA.MVD.S11.1.IC

ACTUAL INTERCHANGE

Page 5 of 6

MasterCard Credit	Rate	Per Item
Commercial Warehouse Tier I	0.60%	\$0.00
Business Enhanced Value Large Ticket I MPG	1.20%	\$0.00
Commercial Warehouse Fleet	0.90%	\$0.00
Puerto Rico Intracountry Premium Standard	1.85%	\$0.00
Business Enhanced Value Large Ticket II MPG	0.90%	\$0.00
Private Label	1.68%	\$0.00
Commercial Face to Face Fleet at Non Fuel	2.50%	\$0.10
Commercial Data Rate II Fleet at Non Fuel	2.50%	\$0.10
Business Enhanced Value Large Ticket III MPG	0.70%	\$0.00
Commercial Face to Face Petroleum Bus	2.05%	\$0.10
Commercial Face to Face Petroleum Corp	2.05%	\$0.10
Commercial Face to Face Petroleum Purch	2.05%	\$0.10
World Elite Standard	3.25%	\$0.10
World Commercial Large Ticket III Corp	1.25%	\$40.00
World Elite Commercial Face-to-Face Corp	2.15%	\$0.10
Business Enhanced Value T & E Rate III	2.42%	\$0.10
World Elite Commercial Standard Corp	2.95%	\$0.10
World Elite Commercial Data Rate III Corp	1.80%	\$0.10
World Elite Commercial Data Rate II Corp	2.15%	\$0.10
World Elite Commercial Data Rate I Corp	2.65%	\$0.10
World Elite Commercial T&E Rate II Corp	2.25%	\$0.10
World Elite Commercial T&E Rate I Corp	2.40%	\$0.00
World Elite Commercial T&E Rate III Corp	2.20%	\$0.10
World Elite Commercial Whse Base Corp	0.90%	\$0.00
World Elite Commercial Lrg Ticket II Corp	1.25%	\$40.00
World Elite Commercial Lrg Ticket III Corp	1.25%	\$40.00
World Comm Large Ticket I/Data Rate III Bus	1.42%	\$40.00
World Elite Comm Large Ticket I/Data Rate III Bus	1.47%	\$40.00
World Comm Large Ticket I/Data Rate III Corp	1.25%	\$40.00
World Elite Comm Large Ticket I/Data Rate III Corp	1.25%	\$40.00
World Commercial Data Rate II Petroleum Bus	2.22%	\$0.10
World Elite Commercial Data Rate II Petroleum Bus	2.27%	\$0.10
World Commercial Data Rate II Petroleum Corp	2.05%	\$0.10
World Elite Commercial Data Rate II Petroleum Corp	2.05%	\$0.10
World Commercial Face-to-Face Petroleum Bus	2.22%	\$0.10
World Elite Commercial Face-to-Face Petroleum Bus	2.27%	\$0.10
World Commercial Face-to-Face Petroleum Corp	2.05%	\$0.10
World Elite Commercial Face-to-Face Petroleum Corp	2.05%	\$0.10
World Business Utility	0.00%	\$1.50
World Elite Business Utility	0.00%	\$1.50
Business Enhanced Value Warehouse Base	0.90%	\$0.00
Business Enhanced Value Warehouse Tier I	0.60%	\$0.00
Commercial Large Ticket Rate I MPG Bus	1.20%	\$0.00
Commercial Large Ticket Rate II MPG Bus	0.90%	\$0.00
Commercial Large Ticket Rate III MPG Bus	0.70%	\$0.00
Commercial Large Ticket Rate I MPG Corp	1.20%	\$0.00
Commercial Large Ticket Rate II MPG Corp	0.90%	\$0.00
Commercial Large Ticket Rate III MPG Corp	0.70%	\$0.00
Commercial Large Ticket Rate I MPG Fleet at Fuel	1.20%	\$0.00
Comm. Large Ticket Rate II MPG Fleet at Fuel	0.90%	\$0.00
Comm. Large Ticket Rate III MPG Fleet at Fuel	0.70%	\$0.00
World Elite Bill Payments Merit I Real Estate	2.20%	\$0.10

MasterCard Credit	Rate	Per Item
World Elite Commercial Lrg Ticket II Bus	1.47%	\$40.00
World Elite Commercial Lrg Ticket III Bus	1.47%	\$40.00
World Commercial Face-to-Face Corp	2.15%	\$0.10
Business Enhanced Value T & E Rate II	2.47%	\$0.10
World Commercial Standard Corp	2.95%	\$0.10
World Commercial Data Rate III Corp	1.80%	\$0.10
World Commercial Data Rate II Corp	2.15%	\$0.10
World Commercial Data Rate I Corp	2.65%	\$0.10
World Commercial T&E Rate II Corp	2.25%	\$0.10
World Commercial T&E Rate I Corp	2.40%	\$0.00
World Commercial T&E Rate III Corp	2.20%	\$0.10
World Commercial Warehouse Base Corp	0.90%	\$0.00
World Commercial Large Ticket II Corp	1.25%	\$40.00
Puerto Rico Intracountry Government	1.00%	\$0.00
Puerto Rico Intracountry Supermarket	1.20%	\$0.00
Puerto Rico Intracountry Emerging Markets	1.00%	\$0.00
Puerto Rico Intracountry Utilities	0.00%	\$0.95
Puerto Rico Intracountry Rapid Payments	1.16%	\$0.00
Puerto Rico Intracountry Charities	0.00%	\$0.00
LAC Premium Acquirer Chip	1.85%	\$0.00
LAC Premium Issuer Chip	1.85%	\$0.00
Enhanced Key Entered	2.04%	\$0.10
Enhanced Supermarket Tier 1	1.07%	\$0.05
Enhanced Supermarket Tier 2	1.15%	\$0.05
Enhanced Supermarket Tier 3	1.22%	\$0.05
Enhanced Utilities	0.00%	\$0.65
Enhanced Travel Industries - Lodging	1.80%	\$0.10
Enhanced Travel Industries - Vehicle Rental	1.80%	\$0.10
Enhanced Travel Industries - Cruise Lines	1.80%	\$0.10
Enhanced Merchant UCAF	1.73%	\$0.10
Enhanced Full UCAF	1.83%	\$0.10
Bill Payments Merit I Insurance	1.43%	\$0.05
World Bill Payments Merit I Insurance	1.43%	\$0.05
World Elite Bill Payments Merit I Insurance	2.20%	\$0.10
Enhanced Bill Payments Merit I Insurance	1.43%	\$0.05
Electronic Payment Account	0.00%	\$0.00
LAC Premium Electronic	1.85%	\$0.00
LAC Premium Full UCAF	1.85%	\$0.00
LAC Premium Merchant UCAF	1.85%	\$0.00
LAC Premium Standard	1.85%	\$0.00
World Comm. Large Ticket Rate I MPG Bus	1.20%	\$0.00
World Comm. Large Ticket Rate II MPG Bus	0.90%	\$0.00
World Comm. Large Ticket Rate III MPG Bus	0.70%	\$0.00
World Elite Comm. Large Ticket Rate I MPG Bus	1.20%	\$0.00
World Elite Comm. Large Ticket Rate II MPG Bus	0.90%	\$0.00
World Elite Comm. Large Ticket Rate III MPG Bus	0.70%	\$0.00
World Commercial Large Ticket Rate I MPG Corp	1.20%	\$0.00
World Commercial Large Ticket Rate II MPG Corp	0.90%	\$0.00
World Commercial Large Ticket Rate III MPG Corp	0.70%	\$0.00
World Elite Comm. Large Ticket Rate I MPG Corp	1.20%	\$0.00
World Elite Comm. Large Ticket Rate II MPG Corp	0.90%	\$0.00
World Elite Comm. Large Ticket Rate III MPG Corp	0.70%	\$0.00

*Non-PIN Debit rates apply to U.S. issued consumer debit cards (Check Cards)

2010 First Data Corporation. All Rights Reserved. All trademarks, service marks and trade names referenced in this material are the property of their respective owners. This document contains confidential and proprietary information of First Data Corporation. Review or distribution by individuals other than the intended recipients is strictly prohibited. This document, and any information contained herein, may not be copied, reproduced or distributed in any manner whatsoever without the express written consent of First Data Corporation.

RSA.MVD.S11.1.IC

INTERCHANGE RATE/FEE SCHEDULE

RSA.MVD.S11.1.IC

ACTUAL INTERCHANGE

Page 6 of 6

MasterCard Credit	Rate	Per Item
Business Enhanced Value Utilities	0.00%	\$1.50
Enhanced Standard	2.95%	\$0.10
Enhanced Merit III	1.73%	\$0.10
Enhanced Merit I	2.04%	\$0.10
Enhanced Passenger Transport	1.90%	\$0.10
Enhanced Supermarket Base	1.48%	\$0.10
Enhanced Warehouse Base	0.90%	\$0.00
Enhanced Public Sector	1.55%	\$0.10
Enhanced Petroleum Base	1.90%	\$0.00
Enhanced Petroleum Base CAP	0.00%	\$0.95
Enhanced Bill Payments Merit I Real Estate	1.10%	\$0.00
Enhanced Convenience Purchase	1.90%	\$0.00
Enhanced Merit III Tier 1	1.43%	\$0.10
Enhanced Merit III Tier 2	1.48%	\$0.10
Enhanced Merit III Tier 3	1.55%	\$0.10
Electronic Payment Account Data Rate II	2.40%	\$0.10
Electronic Payment Account Data Rate I	2.65%	\$0.10
Enhanced Warehouse Tier 1	0.60%	\$0.00
Commercial Interregional Non-US	2.00%	\$0.00
Commercial Interregional Purch Non-US Fleet	2.00%	\$0.00
Interregional Electronic Card	1.65%	\$0.00
Commercial Purchasing Interregional Purch	2.00%	\$0.00
Enhanced Service Industry	1.15%	\$0.05
Puerto Rico Intracountry Petroleum	1.16%	\$0.00
Puerto Rico Intracountry Warehouse	0.60%	\$0.00
High Value Petroleum Base	2.00%	\$0.00
High Value T&E Large Ticket	2.00%	\$0.00
High Value Petroleum Base Cap	0.00%	\$0.95
High Value Merit I - Real Estate	2.20%	\$0.10
High Value Merit I - Insurance	2.20%	\$0.10

MasterCard Debit	Rate	Per Item
Standard - DEBIT	1.90%	\$0.25
Merit III - DEBIT	1.05%	\$0.15
Merit I - DEBIT	1.64%	\$0.16
Merit III Pass Transport - DEBIT	1.05%	\$0.15
Passenger Transport - DEBIT	1.60%	\$0.15
Merit I Pass Transport - DEBIT	1.64%	\$0.16
Standard Passenger Transport -DEBIT	1.90%	\$0.25
Merit I ECCB Airlines - DEBIT	1.64%	\$0.16
Supermarket - DEBIT	1.05%	\$0.15
Quick Payment Service - DEBIT	1.64%	\$0.16
Merit I (MOTO) - DEBIT	1.64%	\$0.16
Warehouse Base Non-fuel - DEBIT	1.05%	\$0.15
Bill Payments - (Merit I) Real Estate - DEBIT	1.10%	\$0.00
Small Ticket Tier 1 - DEBIT	1.30%	\$0.02
Merit III Tier 1 - DEBIT	0.70%	\$0.15
Merit III Tier 2 - DEBIT	0.83%	\$0.15
Merit III Tier 3 - DEBIT	0.95%	\$0.15
QPS- Merit III Debit	1.05%	\$0.15
Supermarket Tier Cap - DEBIT	0.00%	\$0.35
Supermarket Cap - DEBIT	0.00%	\$0.35
Warehouse Tier 1 - DEBIT	0.70%	\$0.15
Warehouse Tier 2 - DEBIT	0.83%	\$0.15
Warehouse Tier 3 - DEBIT	0.95%	\$0.15
Supermarket Tier 1 - DEBIT	0.70%	\$0.15
Supermarket Tier 2 - DEBIT	0.83%	\$0.15
Supermarket Tier 3 - DEBIT	0.95%	\$0.15
Utility Debit	0.00%	\$0.45
TIPS Lodging - DEBIT	1.15%	\$0.15
TIPS Vehicle Rental - DEBIT	1.15%	\$0.15

MasterCard Credit	Rate	Per Item
High Value Standard	3.25%	\$0.10
High Value Merit I	2.50%	\$0.10
High Value Key-Entered	2.50%	\$0.10
High Value Merit III	2.20%	\$0.10
High Value Merit III Tier1	2.05%	\$0.10
High Value Merit III Tier 2	2.10%	\$0.10
High Value Merit III Tier 3	2.15%	\$0.10
High Value Convenience Purchases	2.00%	\$0.00
High Value Supermarket Base	1.90%	\$0.10
High Value Supermarket Tier 1	1.07%	\$0.05
High Value Supermarket Tier 2	1.25%	\$0.05
High Value Supermarket Tier 3	1.32%	\$0.05
High Value Warehouse Base	0.90%	\$0.00
High Value Warehouse Tier 1	0.60%	\$0.00
High Value Service Industries	1.15%	\$0.05
High Value Public Sector	1.55%	\$0.10
High Value Restaurant	2.20%	\$0.10
High Value T&E	2.75%	\$0.10
High Value Merchant UCAF	2.20%	\$0.10
High Value Full UCAF	2.30%	\$0.10
High Value Airline	2.30%	\$0.10
High Value Utilities	0.00%	\$0.75
Consumer Super Premium Electronic (US Acquirer)	2.53%	\$0.00
Consumer Super Premium Full UCAF (US Acquirer)	2.53%	\$0.00
Consumer Super Premium Merchant UCAF (US Acquirer)	2.53%	\$0.00
Consumer Super Premium Standard (US Acquirer)	2.53%	\$0.00
Consumer Super Premium Acquirer Chip (US Acquirer)	2.53%	\$0.00
Consumer Super Premium Issuer Chip (US Acquirer)	2.53%	\$0.00
Commercial Supermarket Tier	1.07%	\$0.05
Business Enhanced Value Supermarket Tier	1.07%	\$0.05

MasterCard Debit	Rate	Per Item
TIPS Cruise Lines - DEBIT	1.15%	\$0.15
Merchant UCAF - DEBIT	1.05%	\$0.15
Full UCAF - DEBIT	1.15%	\$0.15
Petroleum CAT/AFD - DEBIT CAP	0.00%	\$0.95
Service Station - DEBIT CAP	0.00%	\$0.95
Emerging Markets - DEBIT	0.80%	\$0.25
Services Indust (SIIP) - DEBIT	1.15%	\$0.05
Small Ticket - DEBIT	1.55%	\$0.04
Restaurant - DEBIT	1.19%	\$0.10
Service Station - DEBIT	0.70%	\$0.17
Petroleum CAT/AFD - DEBIT	0.70%	\$0.17
Key Entered - DEBIT	1.64%	\$0.16
Merit I E Commerce - DEBIT	1.64%	\$0.16
Warehouse Cap - DEBIT	0.00%	\$0.35
Warehouse Tier Cap - DEBIT	0.00%	\$0.35
Consumer Debit Refund 1	1.72%	\$0.00
Consumer Debit Refund 2	1.68%	\$0.00
Consumer Debit Refund 3	1.40%	\$0.00
Puerto Rico Intracountry Consumer Standard Debit	1.25%	\$0.00
Puerto Rico Intracountry Petroleum Debit	1.00%	\$0.00
Puerto Rico Intracountry Warehouse Debit	0.60%	\$0.00
Puerto Rico Intracountry Government Debit	1.00%	\$0.00
Puerto Rico Intracountry Supermarket Debit	1.00%	\$0.00
Puerto Rico Intracountry Emerging Markets Debit	1.25%	\$0.00
Puerto Rico Intracountry Utilities Debit	0.00%	\$0.95
Puerto Rico Intracountry Rapid Payments Debit	1.20%	\$0.00
Puerto Rico Intracountry Charities Debit	0.00%	\$0.00

*Non-PIN Debit rates apply to U.S. issued consumer debit cards (Check Cards)

2010 First Data Corporation. All Rights Reserved. All trademarks, service marks and trade names referenced in this material are the property of their respective owners. This document contains confidential and proprietary information of First Data Corporation. Review or distribution by individuals other than the intended recipients is strictly prohibited. This document, and any information contained herein, may not be copied, reproduced or distributed in any manner whatsoever without the express written consent of First Data Corporation.